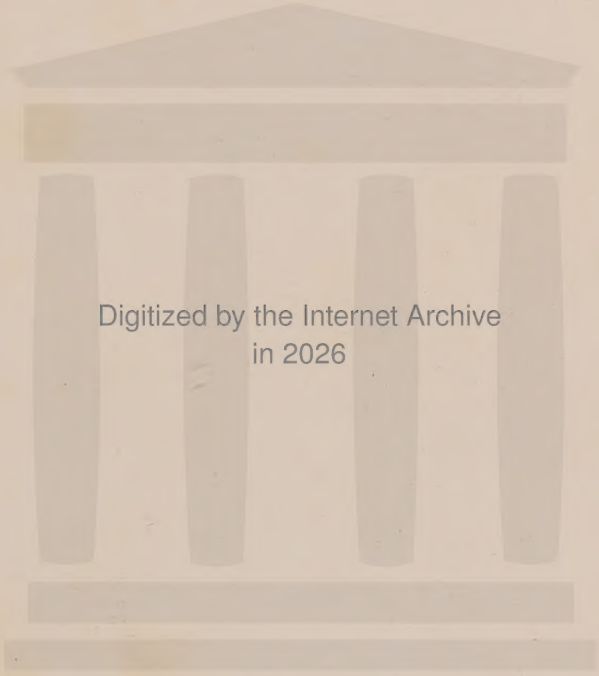
KEIGHLEY
INDUSTRIAL CO-OPERATIVE SOCIETY LIMITED.

1860 1910

Jubilee History



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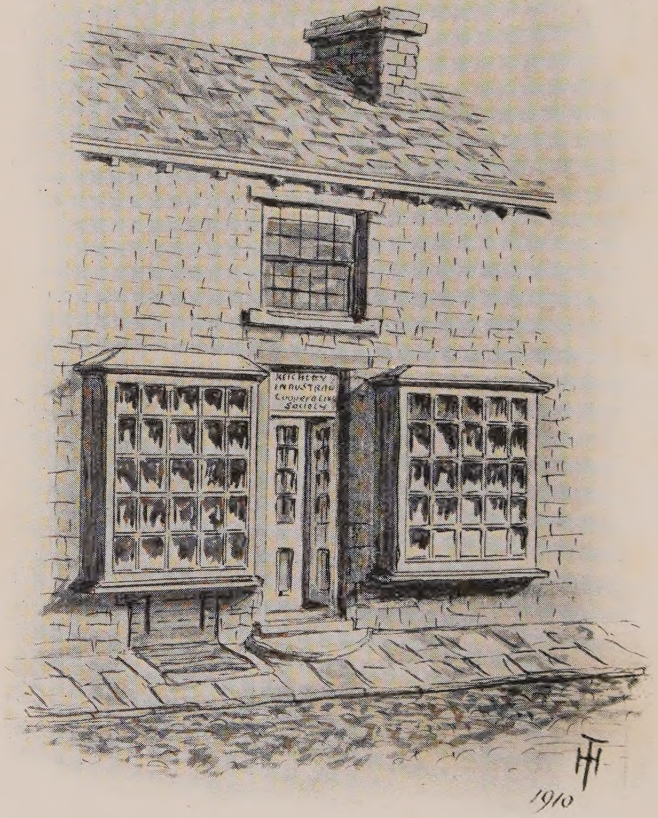


MEMORY-SKETCH OF FIRST STORE, CHURCH GREEN.
(By Mr. THOS. HEAPS.)

HALF A CENTURY

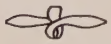
— OF —

CO-OPERATION IN KEIGHLEY

1860-1910.

By JOS. RHODES

(Fellow of the Institute of Journalists and of the British Esperanto Association).



Printed for the Society by the Co-operative Wholesale Society Limited, Hamilton Road, Longsight, Manchester.

1911.

"A Co-operative Society commences in persuasion, it proceeds by consent, it accomplishes its ends by common efforts, it incurs mutual risks, intending that all its members shall mutually and proportionately share the benefits secured. The equality sought is not a mad equality of 'equal division of unequal earnings' (Elliott), but that just award of gains which is proportionate to work executed, to capital subscribed, or custom given. . . ."

"The one new, distinct, and hopeful thing visible in English society is, that a considerable portion of the working class have taken social affairs into their own hands and proved equal to the management of them." (Holyoake's "History of Co-operation," Vol. I., pp. 3 and 6).

PREFATORY NOTE.

THIS record of the doings of the Keighley Industrial Co-operative Society Limited, during the fifty years of its existence, though the work of one who for more than thirty years has been a member of it, may be taken, for what it is worth, as a neutral though friendly sketch. For its plan and working out the compiler is alone responsible, and in selection and treatment of the available material he has had unfettered freedom. In delegating the task to one who could not pretend to the intimate knowledge of the Society's growth and operations possessed by the older officials and many members of the General Committee, past and present, the Board have undoubtedly sacrificed a good many details of interest stored up in memory which have never found their way into any minute book. At the same time they have ensured a perhaps less partial story, by giving a non-official writer an opportunity of becoming acquainted with the inner workings of an organisation, founded and developed by working men, which is not the least admirable among a series of public institutions remarkable alike for number and importance in a community of the modest size of Keighley. The Chairman and members of the Committee, the Secretary and Office Staff have rendered him assistance, which is gratefully acknowledged; and the loan by Mr. J. Mitchell, J.P., and Mr. R. Mackley of back numbers of the "Keighley Co-operative Bee"—of which, unfortunately, the Society's library does not possess a file—has been very helpful.

LIST OF CHAPTERS.

	PAGE.
PREFATORY NOTE	5
CHAPTER I.—1829-1854	7
CHAPTER II.—1854-1860...	17
CHAPTER III.—1860-1861	25
CHAPTER IV.—1861-1864	35
CHAPTER V.—1864-1877	43
CHAPTER VI.—1877...	59
CHAPTER VII.—1877-1878	71
CHAPTER VIII.—1878-1880	79
CHAPTER IX.—1880-1882	93
CHAPTER X.—1883-1884	103
CHAPTER XI.—1885-1887	111
CHAPTER XII.—1887-1890	119
CHAPTER XIII.—1890-1891	129
CHAPTER XIV.—1892	140
CHAPTER XV.—1893-1895	153
CHAPTER XVI.—1896-1899	161
CHAPTER XVII.—1899-1902	175
CHAPTER XVIII.—1902-1905	185
CHAPTER XIX.—1905-1906	197
CHAPTER XX.—1906-1907	205
CHAPTER XXI.—1907-1910	215
CHAPTER XXII.—1910	229
CHAPTER XXIII.—1910	241
APPENDICES	248

CHAPTER I.

1829-1854.

Keighley, a Domesday town—Its Modern Industries—A Local Co-operative "Union Store" in 1829—Keighley's Share in the Social Revival at Beginning of the Nineteenth Century—Early Workers for Co-operation—Flour Adulteration: Local Cases—Keighley District Flour and Provision Society.

THE Borough of Keighley only dates the foundation of its municipality to the year 1882, but its history as a community goes back at least as far as the "Chichelai" of the Domesday Book of William I.; and the guttural sounds which the monkish scribes of the time made shift to reduce to writing may enshrine a Saxon, or possibly even an old British, place-name. In those early days, and for many a long century afterwards, the Worth Valley would live a drowsy agricultural and pastoral life, varied by an occasional call to arms for the wars, as when in 1513 Keighley bill and bowmen followed the Clifford standard to Flodden Field.

In the sixteenth and seventeenth centuries there are traces to be found of the making of woollen cloth in this district, and about the beginning of the eighteenth century there is a record of the sending of shalloon pieces from Laycock to London. Then came cotton spinning, but the mills were gradually diverted to the worsted trade; and not a few of the yeoman families who had raised the wool for their own and neighbours' home-spinning and weaving, and subsequently took the pieces by pack-horse to the Halifax market, extended their operations, and so laid the foundations for the large concerns carrying on in later years one of the two leading local industries. Of course, the advent of the power-loom and the mechanical comb, with the stormy times that followed their appearance, changed the entire outlook of the trade, but the general effect was that

of progress. In 1876 Keighley had seventy mills, with 301,000 spindles and 6,452 looms.

The machine-making and general engineering which now compete for the place of first importance with the older industry date from the closing years of the eighteenth century, and have made very rapid strides within living memory. In the year mentioned (1876) it was estimated that 4,000 mechanics, moulders, and other iron-workers were locally employed.

The figures may be regarded as now rather out of date, and certainly those referring to the worsted trade have undergone considerable modification with the gradual substitution of spinning for weaving that has been going on in the interval. But the figures have a value from the fact that they take the mind back nearer to the condition of things that obtained locally in the 'sixties and 'seventies, when the Co-operative movement—at least in its modern phase—was taking in Keighley its first steps, or facing the important crisis of its early youth and gathering strength from its trials. In 1860 the population of the town was about 15,000: it is now about 47,000.

But when "first steps" are mentioned, the expression must be taken with some reserve. The late Mr. George J. Holyoake, in his "History of Co-operation," has suggested that in many places flourishing Societies of the present day are living, like existing towns and cities in the East, upon the buried relics of former institutions of the same kind. It will probably be news to many members of the Keighley Co-operative Society to learn that there was a Co-operative Society in the town in 1829. This disappeared, and left hardly a trace behind. It may well be that times were so bad in the district so soon after the "Butterworth Panic" of 1826 that the Society lacked vitality, or perhaps the absence of the profit-sharing principle in those earlier ventures was at the root of the failure of so many of those founded about the same period. Anyhow, it disappeared, and Co-operation for a time seemed to have died out in Keighley.

In a sketch of the foundation of the Society contained in No. 3 of *The Keighley Co-operative Bee* (May 1st, 1880) occurs the following introductory paragraph:—

> The wave of political life that rolled over this island in the early years of the present century brought to the surface many social problems, and from the discussion of them sprang many of the social movements that have now become powers in the land. In this revival Keighley has had its part. Our Mechanics' Institute was the outcome of it in one direction; in another we had associated enterprise illustrated in the establishment of a Union shop, or Store, for distributing the common necessaries of life without the intervention of the middleman or retail dealer; in another direction we find the adulteration of flour leading to the formation of a society for the supply of pure flour to the working classes of the town. Later still, we have the formation of our own Society. While the Mechanics' Institute has held on its way, growing in magnitude and in usefulness, the Union Store and the Flour Society have had their day and ceased to be, our own Society, growing stronger as it grows older, furnishes an example of the survival of the fittest.

The same desire to work for the general uplifting of the masses found an outlet in varying directions; and, as will be seen later on, the same individuals were often to be found supporting political, social, educational, or economic reforms, as the opportunity for one or the other presented itself.

Now that the study of the history of the Co-operative movement is being systematically pursued, under the stimulating encouragement of the Co-operative Union, there is less need than was the case with some earlier celebrations of this character to relate the story of the movement in general. Most Co-operators know, or ought to know, something of the two well-defined stages in the realisation of an idea which has changed the face of modern shopkeeping. There was the first stage of idealism, when long-headed, large-hearted men like Robert Owen, the Welshman of vision and of initiative; Shaftesbury, the practical philanthropist and reformer; and many another dreamer of dreams and active worker for the uplifting of the masses, were laughed at and opposed by the unbelieving and the selfish; and when, indeed, all that had seemed possible was far from being accomplished, and when

mistakes of the head were frequently made though the heart was all right. Much had to be learnt in the right application of sound principles, and for nearly a generation the oft-predicted failure seemed to have marked the movement for its own. But, though Societies arose and passed away almost with the quickness of Jonah's gourd, the Co-operative idea was destined to triumph. With the disappearance of inflated hopes came the time when a soberer aim led to a growth and development which has become nothing short of marvellous. If, as with the political and almost contemporaneous movement known as Chartism, there is yet much to be realised of the full programme of the Rochdale Pioneers, what has been accomplished must have exceeded the hopes of the small band of poor workmen there who in 1844 found it hard enough to put down with regularity the modest twopence per week which was to provide the means for opening their Store in Toad Lane. But hope and perseverance can work wonders, and the "plain living and high thinking" on which these poor Lancashire operatives were enabled to plough their difficult furrow have given to the world one of the most remarkable developments of associated effort which can be found on the page of history.

The earlier failures had not, indeed, killed all hope of creating a better state of society by peaceful combination, and the lead given to thought and opinion by Christian Socialists of the type of Maurice and Charles Kingsley, of Hughes, Neale, and Ludlow, led ultimately to the passing of the Industrial and Provident Societies Act of 1852, and the important Industrial and Provident Societies Act of 1862. The need of such legislation had become urgent.

The extent to which the adulteration of flour had been carried at the time of the Crimean War was revealed in the report of the Parliamentary Committee on Adulteration, issued in 1856. Mr. Emmerson, Secretary and Manager of the Leeds Flour Society, was asked by Viscount Goderich (afterwards Marquis of Ripon) whether inferior flour was not sold at lower prices. He replied, "Yes; but we

make but one kind, and of the best wheat." A firm at Keighley ; a similar firm at Ingrove (?), near Keighley; a third at Nottingham; and other adulterating millers, were named as having been fined, and some did hard labour who did not pay the fines. ["Jubilee History of the Leeds Industrial Co-operative Society," p. 58.]

The *Keighley and Haworth Argus* for April, 1855, has a report of the trial before the Keighley magistrates of the cases against the two local firms above referred to, on informations preferred against them by Joseph Heaton, constable of Keighley, for having flour mixed with alum in their possession on their business premises. The evidence showed that in the first instance the samples were found to contain alum and sulphate of magnesia, but on a more careful examination the foreign matter was found to be peroxide of iron and sulphuric acid.

The defendants, through their advocate, denied using these ingredients, but the manager of one of the firms in question acknowledged to having occasionally used alum, but not since the conviction of a person at Apperley Bridge for mixing alum with his flour.

The Bench, considering the charge proved, fined the defendants £20 each, and costs.

In correspondence appearing in the same issue one of the parties complained of having been hardly treated, as it had been shown that their flour contained neither alum nor sulphate of magnesia. They enclosed a letter from a chemist of the Royal College of Chemistry, London, declaring that more or less oxide of iron and sulphuric acid was to be found in all wheat, and that if artificially mixed in they would turn flour brown, and thus render it unsaleable.

Whatever may have been the real merits of the case, the defendants in these instances were probably no worse than their competitors, and the reference is given simply to show that in ensuring a pure and unadulterated article the Co-operative Societies were rendering a service to the

poorest classes of the community, and that their action would help the better class of millers in their efforts to clear an important trade from all reproach.

It was to enable the working classes to defend themselves from this despicable exploitation of their health even more than their pockets that Flour Societies like those of Hull and Leeds had been brought into existence; and how well they succeeded, not only on behalf of their own membership, but for the protection of the public at large, is now a matter of history, and of itself would have justified these enterprises. Such efforts kindled hopes in other towns, though not all these hopes were realised.

Keighley, among the rest, had its Flour Society, and, though the surviving members of that defunct organisation are few and far between, the writer has been fortunate enough to get into touch with one or two of them, and to learn something about its vicissitudes.

Mr. John Bland, a hale old man of eighty-nine, resident in Worth village, has had a good deal of experience of Co-operation in various forms. A Silsden youth, his first essay appears to have been when he invested £10 of his savings as a nail-maker in ten shares in a Mining and Provision Society in Leeds. After ten years it collapsed, and he received some 9s. or 10s. out of the wreckage. He had heard a good deal about social reform from such advocates as Feargus O'Connor and Lloyd Jones, and was not too deeply bitten to refrain from going in with the promoters of the Keighley District Flour and Provision Society when it was formed in February, 1854. On the first page of the "Rules and Regulations" of that Society it is evident that his fellow Primitive Methodists were well represented. The President, and the printer of the pamphlet, was the late Mr. Thomas Dineen, of 29, Market Place, and the Treasurer was Mr. Thomas Summerscale. The first rule reads:—

That this Society shall be called "The Keighley District Flour and Provision Society," the objects of which shall be to employ profitably the frugal means of its members by purchasing

corn and other grain as cheap and good as possible, and to manufacture flour and meal for sale to its members, and also to other persons, at a moderate profit, and at such a price as the Board of Directors, subject to the control of the shareholders, may determine, and for that purpose from time to time to enter into all such contracts and do all such acts as, by the laws in force for the time being, respecting Industrial and Provident Societies, may be lawfully entered into and done.

The second rule stated that " the business transactions of the Society shall be conducted in or at the Society's mill, Keighley ;" but Mr. Bland says that what was done was to enrol members, set up agencies in Silsden, Addingham, Haworth, Bingley, Morton, &c., and to rent the corn mill at Silsden that had been occupied by a Mr. Fox.

The Society arose, as far as he could recollect, from its promoters reading and studying the writings of Robert Owen and other pioneers. The leading idea, however, was to obtain purer food. He remembered how Mr. Bairstow, a Steeton miller, came round with a Mr. George Mitchell, who kept a grocer's shop at the high end of the village of Silsden, and told him and his mother—who dealt out the goods for the new Society—that they would never succeed if they meant to sell pure wheat only. The first thing the housewife wanted was to see the bread white, and the next to have a cake or two more to the stone than she could possibly get from their kind. Now, he believed Mr. Bairstow to be an honest miller, but the prediction came true. The women did not like the look of the bread they baked from the pure flour, and it certainly did not " go as far " as the ordinary miller's product. And so it came about that, whereas they had had in Silsden as many as seven members from a single household, after about three years' trading the value of their £1 shares dropped to about 5s., and so they had to wind up business. There may have been some faulty management he was inclined to think that was so—but the thing certainly did not prove the success that had been hoped of it. There could not have been loss on the Agents, for these had to pay for the stuff as they got it.

Mr. Alfred Overend, of Spencer Street, whose copy of the rules has been kindly lent for perusal, tells how his father-in-law, the late Mr. John Riley, was one of the early members; and that at first the stock of flour was kept at the house of a Mrs. Mary Smith, at No. 95, Leeds Street; and how Mrs. Overend, when a girl, often fetched it from there.

In the Flour Society no member could hold more than one £1 share, and the invested capital of the Society was never to exceed £5 per member. It would be interesting to compare these restrictions with those in force in the present Society.

One of those who signed the rules, and an active spirit in the formation of the Flour Society, was the late Mr. John Farrar Pickles, and the rules were officially sanctioned on June 10th, 1854. As will be seen, the same progressive townsman was one of the promoters of the existing Society. Real enthusiasm does not surrender its object because of one failure, nor after many.

There are those yet living who can tell of the Flour Society's shopman serving customers at a shop in the upper part of the Market Place, near to, but a little higher up than where Messrs. Barwick Bros. afterwards carried on their jewellery and music-dealing businesses. The last effort of the Society appears to have been made at a shop in East Parade, at or next to the premises now occupied as the Boltmakers' Arms. Mr. John Terry, of 102, Cark Road, the oldest survivor, so far as can be ascertained, of the little band of pioneers who established the Keighley Co-operative Society, well remembers the start of the Flour Society. There were meetings in the Britannia Hall, where he paid his entrance fee, but he did not go forward. Mr. Joseph Skaife was Manager for a time, and his son, the late Mr. Edwin Skaife, afterwards took an active part on the Committee of the Co-operative Society. The Secretary of the older Society was Mr. Charles Crabtree, who, in the later years of his life, was a useful public man at Bingley, where he founded a tube-making business.

The *Keighley Visitor* for March, 1855, mentioned that the Flour Society was formed in February, 1854, at a well-attended meeting of working men, of whom a goodly number enrolled themselves as shareholders. Meetings followed in all the neighbouring villages, at which upwards of 800 shares were taken up. In December, after helpful counsel from Mr. Emmerson, Manager of the Leeds Flour Society, the Society was brought fairly before the public, and the sale of flour, &c., was continued with evidences of general satisfaction. The Directors in their report took pride in the fact that no sooner had they issued placards of their intention to commence selling than there was a general reduction of 2d. per stone, and that without any reduction in the corn market. "Coupling with this," they said, "the improved quality, the Directors cannot conceal the fact that the public can now purchase their flour at from 3d. to 4d. per stone cheaper than previous to the commencement of the Society." They also mentioned that 200 shareholders had paid up in full since selling had commenced.

JNO. FARRAR PICKLES
Chairman of First Meeting.
FRANCIS BUTTERFIELD.
Last President

CHAPTER II.

1854-1860.

Keighley Hand Combers and Co-operation—Co-operative Societies in the Early 'Sixties—Societies in the Keighley District—The Beginnings of the Present Keighley Co-operative Society related by Mr. Jno. Terry—The First Meetings—Mrs. Benjamin Wild's Recollections of the Early Days.

NOR was this the only attempt made in Keighley to set up a Co-operative organisation. There may have been several others, tentative, founded on unsound principles, or perhaps badly managed, but all short-lived. Mr. Knowles Hall has a clear recollection of an effort made nearly sixty years ago among the local hand-combers to play the part of a Distributive Society for their own class. They were too few and too poor to think of renting a shop, and so agreed to store the goods at each other's houses in turn. Not altogether a bad idea, when one remembers how one Society made such good use in its first days of a large cupboard. Mr. Hall remembers seeing about a dozen pounds of butter stored on the shelves at his own home when their turn came. But the enterprise failed, possibly because the industry itself was on its last legs, and the hand-combers were practically starved out.

Although the 1829 Union Store in Keighley had long been dead, the Owenite teaching and lecturing out of which it undoubtedly sprang had not passed out of mind; and in this district, where Chartist views had been strongly held by townsmen who afterwards proudly wore the milder term "Radical," the "New Moral World" and the experiments in community life, unsuccessful though they proved, were subjects of discussion well within living recollection. The quieter times of the late 'fifties and early 'sixties led to more attention being paid to the growing success of the Rochdale Pioneers, and the result was the formation of a large number of new organisations which have now become firmly established. The names of some of these, with their membership as given in the "Co-operative Directory" for 1910, will show how ready to appear was

the seed which had been long germinating from the sowing of men who lived, perhaps, in advance of their time, but whose efforts were not to fail in the end. Bingley (with its 3,040 members) had its Society formed so early as 1850; while Leeds was still earlier in the field, in 1847, and is now the largest Co-operative Society in the world, with its 49,847 members. Halifax (10,572) dates back to 1851; the Dewsbury Pioneers (11,355) arose in 1858; while in 1859 were formed the four important Societies of Manchester and Salford (17,873), Newcastle-on-Tyne (21,906), Sunderland (18,000), and York (10,400). The following year saw the establishment of Bradford (20,296), Huddersfield (14,292), Lancaster (10,691), Leicester (18,856), Nelson (7,774), North Shields (3,669), Pendleton, Manchester (26,727), Radcliffe and Pilkington (4,469), Reading (9,079), Ripley (8,400), Sowerby Bridge (3,463), Stockport (6,595), Stratford, London (19,500), Trawden (308), and Warrington (8,953). Other district Societies may also be mentioned, as Crosshills, 1868 (409); Denholme, 1880 (520); Great Horton, 1862 (5,274); Haworth, 1861 (905); Oakworth, 1862 (347); New Road Side, 1864 (336); Oxenhope, 1868 (200); Silsden, 1874 (800); Steeton, 1873 (409); Sutton Mill, 1862 (392); Lane Ends, 1876 (152); Uppertown, 1876 (395). It may be added that in Rochdale, the starting point of the newer and more successful Co-operation, the Provident Society, founded in 1870, has now 10,921 members.

The beginnings of many institutions which have grown to large importance are involved in a great deal of uncertainty, and much of their story is incomplete from the fact that those engaged in the earlier work had no idea of what would be the outcome. There are many still living who can remember the early years of the existing Keighley Society, but, as already mentioned, only one of the first little band of local pioneers has lived to witness its jubilee. Without indulging in an attempt to throw any literary halo about the efforts of men who simply thought they were doing a good thing for themselves and their neighbours, the story will best be told in the words of those entitled to speak of what was achieved and aimed at in the day of small things.

Mr. Terry was quite willing to chat about the launching of Co-operation in Keighley. Before the Society started, he said, a lot of us used to go to the Turkish Baths, which were reached by a doorway from the upper entrance to the Market Place. The Baths themselves were the outcome of visits paid to the town after the Crimean War by Mr. David Urquhart. He came more than once, lecturing on Foreign Affairs, and there the local Foreign Affairs Committee was formed. A number of us used to meet at the Bath Rooms (kept by Sylvester Birtwistle) and talk things over. Urquhart had been out as a sort of attaché to the British Embassy in Turkey, and so both became acquainted with the Turkish method of bathing, and also knew a great deal of what had been going on before and during the Crimean War. I confess that I used to regard Urquhart as a sort of disappointed politician. However, he set some of the forward spirits a-going, and the late "Frank" (Francis) Butterfield, John Farrar Pickles, and others of the same sort had a deal to say at time and time about the Treaty of Paris, and the carrying of goods in neutral bottoms, the latter especially after the outbreak of the American Civil War.

And, of course, we had discussions about Robert Owen's plans and experiments, and the doings of the Rochdale Pioneers. And so, after there had been a sitting or two of debate on Co-operation, we decided to form a Society in Keighley; and as a first step we sent to the Rochdale Pioneers for a copy of their rules, also to the Bingley Society, so that we might frame a set of our own. There was, I remember, a John Smith, who used to come from Bingley to the Baths, and he gave us useful information on the subject.

At the first meeting that led to the foundation of the Society I do not think there were above a dozen, or, at most, fourteen of us, and I remember that we sat on both sides of a big, oblong table, with the Chairman at the far end. I can recall that at this first meeting there were present John Farrar Pickles, Benjamin Morrell (who became the first shopman, or agent), "Frank" Butterfield, Levi Driver, Joseph Moorhouse, and, I think, James Smith, Solomon Harrison, and Charlie Brigg.

The first shop taken by the newly-formed Society was that of old Thomas Midgley, who had kept a grocer's shop in Church Green. This was on premises on the west side of the street belonging to Mr. Cockshott, near the Commercial Inn, and, as far as I can tell, it was where Schneider's pork shop now is. We had to go up by a sort of Jacob's ladder out of the shop into an attic, where the roof sloped so that we could hardly stand upright. I remember that we had no light except from a candle, but we managed to fit the place up with several forms or benches and a table, and there we met to do our Committee business. Afterwards, a proper staircase was made.

When we had taken this shop we used to go and work at fitting it up after our ordinary day's labour was over. We all did what we could. Charlie Brigg would work at his joinery, and I

would gather up the shavings and clean up a bit. I can recall the beginning of 1861, when the General Committee was divided into two parts, and I was one of those who were put on to the Finance Committee. John and Thomas Seed kept a grocer's shop on Cornmill Bridge, to which the Society removed later on.

I did not continue with the Society. Some family reasons led to the breaking of the connection, but my children joined, and have shared in the progress of the Society.

Unlike the experience of at least one neighbouring Society, the Keighley Co-operative Society is in possession of its earliest minute books, and has not, therefore, to trust to memory for the story of its beginning. At the same time no written record—unless the scribe has been guided by the historical rather than the business instinct—can give as vividly as the living witness a picture of the surroundings of an epoch-making event. And so we must be thankful that such is yet available to afford relief to what would otherwise be largely a list of dry, matter-of-fact happenings. There are, however, some of the earliest entries which scarcely deserve to be thus classed, and notably the all-too-brief account of what may be termed the formal starting of the Society.

The first minute book consists of a thin, quarter-bound foolscap book of ruled paper, and the proceedings at the first two meetings are set down in the same neat handwriting. These may well be reproduced here just as they are in the original:—

TURKISH BATH ROOMS.

Assembly of friends to consider the propriety of forming a

CO-OPERATIVE SOCIETY

FOR THE SALE OF GROCERIES AND OTHER ARTICLES.

October 9th (Tuesday), 1860.

Mr. J. F. Pickles, Chairman. He opened the meeting by a few remarks on the desirability of forming a Co-operative Society. He believed that success would greatly depend on the unity of feeling and object of those who constituted the Society, and not on the great numbers that might join.

Mr. B. Morrell said that himself and a few others connected with the Christian Spiritualists had been carrying on the practice of Co-operation for some time, and that they were resolved not to abandon that practice so long as three of them could assemble together. They, however, wished others to become acquainted with the manner in which men might do for themselves what they

had too long and uselessly asked others to do for them; and knowing that a few others were alike anxious to do something they had mutually agreed to convene the present assembly; and so far as himself and colleagues were concerned they were quite willing to unite on almost any practical basis that might be agreed upon.

Mr. F. Butterfield coincided with the Chairman in the view that success would depend on the unity of the members far more than on great numbers. He had long tried to assist in forming something of the kind, and was quite willing to adopt any reasonable basis so that there might be a practical effort to put something in operation.

Mr. Morrell then read over a draft copy of rules made up of extracts from Rochdale and Bingley rules, with such alterations and emendations as the circumstances under which they seemed to labour called for. After discussing them for some time, the meeting was adjourned to Monday evening, October 15th, at 8 o'clock.

OCTOBER 15TH, 1860.

Mr. F. Butterfield was appointed to preside. He called upon Mr. Morrell to read over the rules, and at the close of each rule an opportunity was given to object to it, or suggest any alterations. After having gone through them, Mr. Morrell moved, and Mr. J. Moorhouse seconded, the following resolution:—

"That the foregoing rules be put in type, and that each member be supplied with a copy for careful perusal before they are finally adopted."—Carried.

Thirteen members were then enrolled.

The subject of appointing officers was next considered, when it was finally agreed to appoint a number who should be empowered to act until the Half-yearly Meeting in January next, and to commence operations as soon as practicable, and who should remain in office until the first Monday in January, 1861.

The following were then appointed:—President, Mr. Francis Butterfield; Secretary, Mr. Levi Driver; Treasurer, Mr. Joseph Moorhouse. Committee: Mr. John Terry, Mr. Timothy Judson, Mr. John Holmes, Mr. Charles Haggas, and Mr. John Farrar Pickles. Salesman: Mr. Benjamin Morrell.

It was then resolved that the foregoing officers meet next Monday night to receive entrance fees and subscriptions towards shares from 8 to 9 o'clock.

Resolved: That the agent be appointed until the first Monday in January on the following conditions, viz.: He shall receive one-third of the net profits upon all goods sold by the Society, providing the same does not exceed 20s. per week; but he shall not be required to devote his whole time to the same so long as his share of the profits is under 20s. per week; but he shall be required to keep open the Store (except when purchasing) from half-past seven o'clock in the morning to seven in the evenings, and on Saturday evenings until ten o'clock.

Such is the tale told by the first pages of the old minute book, and its main features are borne out by one or two of our older members, or those whom they have left behind. Mrs. Benjamin Wild, widow of one of the founders, was living at 21, Bradford Street, with a daughter and grandchildren, when the writer called upon her in May for a chat on the early days of Co-operation in Keighley. Although the passage of nearly eighty-four years had whitened her locks and made her limbs less responsive than when she was an active young Keighley housewife, her mind was clear and her interest as keen as ever in the doings of those eventful times.

Did she remember the days when the "Co-op." made a start? She should just think she did! And she plunged at once into a tide of reminiscence. "Yes," she said, "there used to be a few young chaps who met weekly in the corner room of the King's Arms—then Joe Booth's—and talked bits of things over." Among them were her husband, and "Frank" Butterfield, and "Jim" Smith, Terry, and William Tindall (Holland).

"I went," she said, "to seek Ben, and I said to them: I wonder how you can fashion to be here of a Sunday night. 'Oh,' said Frank, 'we're going to have a 'Co-op.' Shop of our own. We're doing business for such as ye.' We were living at that time at the back of Jimmy Harrison's, the plumber, or, rather, behind the next shop, and I had told my sister, who had just looked in: 'Jane, there's Ben has half-a-sovereign put by somewhere, and I want to buy our little lass a frock like the one so-and-so's barn hez gotten.' But though I sought high and low for it it wasn't to be found. However, while we were hunting for it Ben came in, and when he knew what I'd been after, what did he do but go to the mantelshelf and lift up the pot ornament of John Wesley, and there, behold, was the half-sovereign! He took it up with a laugh, and said: 'Thank God, we've a parson i't'house!' Well, that night he went and put his money down to join the new 'Co-op.'"

"I can call to mind that we hadn't many members to start with, but we all determined to help one another. I remember selling Mrs. Harrison some sheets I had bought, and she gave their Johnny the 'divi.' for pocket-money. In those early half years it did not amount to much. There were Mrs. Terry and others of us all friendly together, and we made it up to go and help it all we could; and I used to send to the shop if I only wanted a penn'orth of soap. And so we did well for it, for we were young folk newly married."

Asked about the old times and the hardships of her younger days, Mrs. Wild said her mother died during the hungry days of the "Butterworth Panic" of 1826, when flour reached 5s. per stone. She well remembered when—with an eye to domestic thrift—her eldest sister made the younger members of the family eat their bread without butter, and told them sharply, when they grumbled, that they ought to be thankful to get bread at all. Porridge was in those days the staple article of diet in a working man's home, and it was eaten with the addition—when these could be had—of a little milk, or treacle, or some other relish. Her old grandmother, shortly before her death, asked for a treat in the shape of a "toathree porridge with a little bit of butter in the middle." And, of course, there was a good deal of "haverbread" eaten at that time, and if the children failed to eat their mess of porridge there was not only nothing else offered them, but they would find, when the next meal-time came round, that the porridge had been kept warm in the oven, ready for heating up afresh in a pan with some added water. And, although the Co-operative system has helped to raise the standard of life for the working man since that time, this Spartan diet has no doubt had much to do with Mrs. Wild's reaching so hale and green an old age. It is a pity that a piece of banana skin, thoughtlessly thrown on to the pavement, caused the fracture of her thigh seven years ago, and she is now a prisoner in her chair.

"Yes," she added, "I can well remember how Ben came back from the meeting when they started the 'Co-op.,' and said: 'It's done; we're going to have a shop and we're going to it for all that we can.' Of course, they hadn't all that we wanted, at first. I have often seen myself going to ask for bits of things that we couldn't get."

Asked about the difficulties that arose in the early days of the Store, Mrs. Wild ascribed these partly to injudicious, and perhaps uncontrolled, buying on the part of the agent or manager. She remembered how one heavy loss arose from over-stocking in hams. This ended in the disposal of a lot of these at a very low price, 4d. to 6d. per pound, and a cheap public tea in the old Independent Chapel helped to clear the stock.

NEW BRIDGE STREET STORE, 1862-1896.

CHAPTER III.

1860-1861.

The Society's First Treasurer—Enthusiasm for Co-operative Ideals—The First Shop in Church Green—List of Foundation Members—Loans Invited—Tin Checks Adopted—A First Dividend and a Members' Tea—A Drapery Department Founded—New Road Side Branch Formed: a Short-lived Enterprise.

AND, before leaving the interesting subject of the impressions left on living minds by the episodes connected with the Society's foundation, mention may be made of the useful part played by the late Mr. Joseph Moorhouse, its first Treasurer. Miss Moorhouse, though not old enough to have a personal recollection of them, has often heard her father and mother tell of the start, and of the self-denying efforts which the pioneers of the local movement cheerfully expended on its planting and early growth. They had listened with deep interest to the stimulating oratory of David Urquhart, and, apart from his political views, one thing seemed to stick in their minds—the repeated exhortations that working men must not depend for help on the classes above them in the State, but must rely upon themselves for an improvement in the conditions of life. After the lectures, a few into whose receptive minds such seed-thoughts had fallen would meet of an evening and talk over what they had heard, and they would sometimes get so absorbed in the argumentation as to find, Parliament-like, that the morning had come before they had got through.

And when it became known that a start was to be made their acquaintances and outsiders laughed to think that people should be so foolish as to put their hard-earned money into an enterprise that would never pay. Perhaps there was some echo of the failure of that earlier Union

Store in this prophecy that the venture would go down. But the local pioneers drew strength from the conviction that what they had in hand was not for their own benefit alone, but for that of others who might at first be too ignorant to understand and appreciate the significance of what was afoot, but who later on would learn its importance and lend their help.

And another thing that lay much on their minds was the existence of so much "sweating," and the possibilities there were in Co-operative Societies of doing something towards checking it by buying and selling at fair prices, which would allow the producing workman an honest wage, even if the consumer had to pay a little more for the article in consequence. Anyhow, the Society was set agoing, and the small band of enthusiastic workers paid no attention to those who said they were silly to waste their time and money on an enterprise that was certain to collapse. And, indeed, at one time in those early days the Society looked like breaking down, but the weak place was repaired, and the thing went on.

Miss Moorhouse told how, after the start had been made, her father and some other member of the Committee went over to Hebden Bridge to buy flour. They asked if they could have some on credit at the outset, and the reply was that somebody would have to stand bond for the amount. "You may put me down," said Moorhouse—and so they got the flour.

For a while the Treasurer took home every night the day's receipts at the Store, and next day it was deposited in the bank. But while it remained in the house the money was a source of considerable anxiety to the worthy couple. They lived in a house in Old Bridge Street—the second on the left from High Street—that belonged to the Duke of Devonshire, and the low window-seat was really the lid of a "kist." No better place for the purpose in hand could be found; but to throw any thief off the scent the money was placed in the bottom of the kist, and was then buried under a heap of rags and other linen. Before the

coin was brought home it had been counted in the uncomfortable room over the shop in Church Green. Sometimes it grew very late before they got through their reckonings and other Committee business.

On October 22nd, 1860, the promoters again met, when a cautious resolution empowered the Directors "to take a shop, if they think that the same will agree with the wishes of the members." But, once decided upon, no time was to be lost, for a succeeding motion was carried appointing Messrs. Pickles, Morrell, and Moorhouse "to look after a shop in the morning as early as possible."

The registration of the Society bears this date, and that fact no doubt explains a resolution "that the officers may have power to borrow money according to rule." From a glance at a list of early subscriptions at the end of the minute book it seems that a minimum of 2s. 6d. was the rule, though several members would lay down more, as in the case of Mr. Wild. For all that, there would be little enough money in hand for a start; hence the arrangement for raising a loan.

The important business of looking out for a suitable shop was not allowed to sleep, for next day (October 23rd) a Directors' meeting was held in the Market Place, when it was resolved that the deputation should take Mr. Cockshott's shop in Church Street immediately, in the name of Mr. Morrell, on behalf of the Society. The Treasurer was authorised to pay over £10 to Mr. Morrell for the purchasing of weights, scales, and other necessary articles, and that he should go to Bradford on the following day with the Bingley agent to purchase goods to begin business with at one month's credit.

The shop in which the Keighley Society began its business life was one of a block of three in Church Green, between the Commercial Inn and the Devonshire Hotel. The block immediately adjoins the former public-house. At that date the most northerly of the three—since altered for the business of pork butchering, now carried on by Mr. Schneider—had been occupied as a grocer's shop by

the late Mr. Thomas Midgley. The floor was above the street level, and customers had to ascend two or three steps on entering the shop. The goods were displayed in two small flat bay windows, one on either side of the door. The owner, Mr. Cockshott, was the well-known skinner who carried on his business at Beckside.

With these practical steps in progress the new enterprise became noised abroad in the town, and others came forward to join. At the meeting on October 29th half a score new members were enrolled, paying their entrance deposit of 2s. 6d., and all or part of the full share money of £1 or £2, as the case might be. A sign-board was ordered for the new Store, and it was arranged that the meeting for finally adopting the rules should be held in the Albion Hall on Tuesday, November 6th, 1860. There was a further interesting resolution which laid it down that all who should have paid up their entrance money by the end of that meeting should be considered as Founders of the Society.

It will not be without interest for the present membership to know who took part in the beginnings of the flourishing organisation of to-day. To the bare list of names in the minute book have been added, as far as could be ascertained, the occupations of the Founders.

There are really three lists at the end of the first minute book. To begin with comes one in the handwriting of the recorder of the first two meetings, and the names are numbered serially:—

1. Joseph Moorhouse, Shoemaker, Old Bridge Street.
2. Francis Butterfield, Blacksmith, Beckside.
3. John Farrar Pickles, Tea Dealer, Low Bridge.
4. Benjamin Morrell, Grocer's Assistant, Market Street.
5. Timothy Judson, Yeast Dealer, Papermill Bridge.
6. John Wright, Warp-dresser, Calversyke Hill.
7. John Holmes, Comber, Clubhouses.
8. Levi Driver, Mechanic, Coney Lane.
9. Benjamin Wild, Mechanic, Old Bridge Street.
10. John Terry, Mechanic, Damside.
11. Charles Haggas, Mechanic, Turkey Street.
12. Jeremiah Driver, Mechanic, Duncan Street, Clubhouses.
13. Nathan Hall, Wool-comber, Clubhouses.
14. Joseph Bancroft, Mechanic, Cross Roads.

The following eighteen names are in the handwriting of the recorder of minutes, October 22nd, and later:—

15. George Wood, Foundry Labourer, Greengate.
16. James Smith, Calversyke Hill.
17. George Sugden, Collector, Thwaites.
18. Benjamin Smith, Park Lane.
19. James Howarth, Worker in Gas Department, Greengate.
20. Abraham Smith, Eastwood Row.
21. Charles Brigg, Joiner, Coach Terrace.
22. James Smith, Mechanic, Damside.
23. Anthony Brown, Mechanic, Low Street.
24. John Brown, Mechanic, Low Street.
25. Joseph Smith, Turkey Street (second President).
26. James Wilson, Brewery Houses.
27. Joseph Smith, New Road Side.
28. Lawrence Towers, Papermill Bridge.
29. William Mountain, Cooper, Church Green.
30. William Keighley, Worsted Manager, Aireworth Street.
31. James Feather, Calversyke Hill.
32. Solomon Harrison, Dyer, Damside.

Here the numbering ends, but the other names to be included among the Founders, as of those being present at the meeting of November 6th, are the following:—

33. James Curtis, Outfitter, Market Place.
34. Richard Wadsworth, Foreman Mechanic.
35. Samuel Foulds, Mechanic.
36. John Smith.
37. William Kay, Painter, Wellington Street.
38. William Pickles.
39. John Cross, Mechanic, Brunswick Street.
40. Henry Slater.
41. Thomas Wood, Comber, Clubhouses.
42. Samuel Smith.

The organisers of the new Society clearly meant business. The Agent was informed that he must remove to the Stores to live, and his bond was fixed at a total guarantee of £400. This, however, was modified at a later meeting. To provide the needed capital, authority was given to borrow up to the amount of the taken-up shares, which were then restricted to one of £2 for each member, and two days later loans were accepted to the extent of £50. Those who thus early showed their confidence in the infant undertaking, and the amount of their

loans, were:—Messrs. Samuel Foulds, £15; Joseph Moorhouse, £10; Jonas Smith, £10; Joseph Bancroft, £5; and Joseph Smith, £20; and these were to receive 5 per cent. interest.

The dawn of that system of checking on which all sound businesses are based was to be seen in a minute empowering the agent to buy a pair of scales "to weigh goods with when they come in." He was early pretty well occupied with his shop duties, or the Committee would not have allowed him, on December 10th, to engage a man at 2s. 6d. per day to assist him in drawing up the rules afresh. For at the meeting of November 27th he had been instructed to write to the Registrar, pointing out that the rules he had sent down did not, in their opinion, apply to a Society like this. Keighley people have always shown a tendency to look at questions from their own point of view. This subject of rules took up much anxious time, and occupied more than one special sitting, being finally adopted at the Britannia Hall on February 4th, 1861.

In the meantime the Committee had other work in hand, including the investigation of a complaint against Mr. Joshua Morrell of "treating his comrades." This was cleared up. The Committee then found it desirable to divide itself into two sections—one for finance, and the other for general purposes. The former, consisting of Messrs, Brigg, Moorhouse, Terry, and Pickles, was to meet every Tuesday night, the latter every first Monday, and the two jointly every third Wednesday.

The question of introducing tin checks was considered, and on April 1st it was resolved to adopt them forthwith, the number being specified as 3,000 halfpenny, 8,000 penny, 5,000 sixpenny, 5,000 florin, and 5,000 half-sovereign. The inscription adopted was "Keighley Store."

It would be interesting to know the rate per £ of the first dividend. It was declared on April 17th, 1861, at the first Half-yearly Meeting, at which the Agent was

empowered to pay the dividend, " and no payment to be made after six o'clock at night, nor on Saturday." This dividend was based upon the auditor's report, and after its adoption the first regular election of Officers and Committee took place. Their names were:—Chairman, Mr. Joseph Smith (he of Turkey Street); Treasurer, Mr. Jos. Moorhouse; Secretary, Mr. Levi Driver; Committee, Messrs. John Cross, Benjamin Sharp, and Benjamin Smith.

It was only fitting that a Society which had managed to pay a dividend so soon after its formation should wish to celebrate the occasion. Accordingly, the Committee were empowered to provide a public tea, and to give a free ticket to each purchaser of goods to the value of £2 or upwards. The tea was fixed to take place in the Britannia Hall on Friday, May 10th, and for this auspicious occasion the Store was to be closed at 1 p.m. A charge of 6d. and 3d. was made for admission to the entertainment alone.

Business appears to have increased considerably, for on May 6th, 1861, an assistant was granted to Mr. Morrell, at 15s. per week, Timothy Judson being named to help in that capacity, " when necessary."

The first extension of the Society's trading is recorded in the summer of 1861, and that in two directions. On May 23rd there was appointed a deputation to Mr. Cockshott with authority to take a front room and cellar, at a rent not to exceed £12 per year. This note seems to find its explanation in a resolution of June 19th for a person to be engaged to attend to the Drapery Shop from 6 p.m. on Fridays and 2 p.m. on Saturdays.

But the ambition of these early Co-operators, perhaps under the stimulus of their dividend, was not bounded by the addition of a mere department. The propaganda enthusiasm would be satisfied with nothing less than a Branch Store. In this ambition the Committee were only following along the lines of the Flour Society, but at a much more cautious pace. And even this was not

sufficiently successful to ensure permanency, at least under the Society which had taken the step, and for nearly half a century the Branch formed part of a separate body, which ultimately sought amalgamation just in time to share in the joys of a common jubilee. But this is anticipating the story somewhat.

It was on July 8th, 1861, that the Committee resolved upon opening a Branch Store at New Road Side for the convenience of members residing in that neighbourhood. A few days later—grass was not allowed to grow on projects in those times—a house was to be taken, and soon afterwards the Store here was established in the house next below the White Horse. The arrangement that the Store here should be open from 1 p.m. on Wednesdays, Fridays, and Saturdays; and on July 22nd Matthew Gott was appointed the agent of what bore proudly on its new sign the legend, "Keighley Co-operative Society's Branch Store, No. 1." There is a note in March, 1862, of the appointment of William Steel as Agent of the Branch, but changes were impending, for in April it was decided to dispense with the services of the New Road Side Committee, and on January 15th in the following year, after the appointment shortly before of Joseph Moorhouse as Agent, it was resolved to close the Branch. Accordingly, on January 31st the Committee accepted an offer made by "the New Road Committee" in reference to the goods in stock, the parent Society to take any that the new organisation did not require. It is a remarkable fact that on the eve of its jubilee the parent Society welcomed its eldest child home again, the amalgamation being approved on June 2nd, 1910.

The Society was not insensible to a feeling of local patriotism, for on September 2nd, 1861, there is an entry of the grant of 5s. towards the fund for the decoration of the town which made the local agricultural two-day shows so attractive in the 'sixties. The present boulevard approach on the north-west and the beautification of the Town Hall Square may be said to have had their inspiration in those enterprising days.

The early balance sheets are not now accessible, but they seem to have been printed from the October meeting in 1861, when 150 copies sufficed for the membership. Unfortunately, most of these early documents have disappeared, the existing file going back only to the end of 1877. The burden of the accounts was beginning to be felt, and the Secretary—who then, and for long afterwards, did his work of an evening—had his salary fixed at £6 per annum. About the same time the agent's wages were fixed at 23s. per week, and he had an honorarium granted him of £5.

MRS. WILD,
Oldest Lady Member.

JOHN TERRY,
One of the Founders.

CHAPTER IV.

1861-1864.

Removal to New Bridge Street—Percentage Remuneration for Agents—Fluctuating Profits—Mismanagement Suggested—Crisis, and Withdrawal of Agent and nearly the whole of the Directorate—Failure of the Opposition Store—A Period of Anxiety—Keighley and Worth Valley Coal Society Formed.

PROSPERITY always has to reckon upon meeting with difficulties of its own creation, and the young Keighley Society could claim no exemption from the common experience. At the end of 1861 Mr. Cockshott, landlord of the Church Green premises, made a proposal involving the taking of the adjoining house, in which he lived, and the carrying out of alterations which would have resulted in an increasing of the Society's rental from £33 to £75. There was an alternative of making the property into three shops, and letting the Society all or part at £30 per shop. The proposals were discussed from all points of view, and the Committee—who now style themselves "Board of Directors"—came to the conclusion that Mr. Cockshott had gone beyond all reasonable bounds, and they declined altogether to accept his propositions. Eventually, a Sub-Committee was put in on December 24th, 1861, to treat with the landlord for lower terms, and, in case of failure, to agree to take the shop of Mr. Bairstow, in New Bridge Street, on the best possible terms. After the interview, in which Mr. Cockshott refused to make any concession, the deputation agreed with Mr. Bairstow for the tenancy of his shop at £30 per annum. The taking of so important a step was very properly laid before a special meeting of the members, which approved of the decision come to. The transfer to the new premises appears to have taken place at the end of March, 1862.

The Committee had evidently other offers in view, for they decided that Mr. Leach's shop in Low Street was in no way adapted for the business now carried on by the

Society. A different opinion was held in later years, but the sum total of the negotiations was but another illustration of the old proverb, "He who will not when he may, when he will he shall have nay."

About this time a general principle of remuneration of Agents was laid down in a resolution that the Branch Store Agents be paid "so much per pound." Provided the Society found the premises and fittings, the wages were to be 5d. in the £, but 6d. if the Agents found the premises and fittings.

It is interesting to read in the *Keighley News* report of the third Half-yearly Meeting held on April 28th, 1862, that the receipts had increased by £1,074 odd, and that the membership had grown to 187. The total profits for the half year amounted to £196. 3s. 5½d., half of which had been prudently added to stock, leaving £98. 15s. 9½d. to be divided among purchasers as follows;—1s. 8d. as bonus to 106 paid-up members, in addition to 5 per cent on their shares; and a dividend of 9½d. in the £ to members, and 6½d. to non-members. There appears to have been a sharp debate upon ceasing to give tins for flour, but the change was accepted after some explanation.

The idea of again establishing a Branch Store was not lost sight of, and, besides the recognised need for one in Low Street, it was decided in June, 1862, to take steps for opening one in Long Croft. Other matters, however, came to the front, and this project was not pursued. There was one grave charge of misconduct alleged against the Agent and another employee, which formed the subject of a Special General Meeting in the Temperance Hall. This ended in a vote of confidence, and the paying out of the accuser's interest in the Society.

The next Half-yearly Meeting, on October 27th, 1862, led to some controversy, the leading motive being dissatisfaction with a lessened profit. This was reported at £97. 18s. 4d., which would yield a bonus of only 9d. to each paid-up shareholder, 7d. in the £ on his purchases, and 5¼d. in the £ to non-members. The balance of £47. 7s. 5d. was to be carried to stock, which made £228. 5s. 5d. thus

transferred in the two years. It was pointed out that in addition each shareholder who had paid up at the commencement would have received 10s. 3½d. for bonuses and interest for his £2, besides dividends on his purchases.

Some controversy followed upon this meeting. In the local press of November 15th appeared a letter over the signature "A Reader," suggesting that "either some mismanagement or something worse" had befallen the Society. The writer contrasted the profit of £97. 18s. 4d. with the £196. 3s. 5½d. of the preceding half year, and said that to patch up the affair the Committee had lustily talked about purchasing the premises in Church Green. This letter received the serious consideration of the Committee and their Agent, and in the succeeding issue of the *Keighley News* there appeared an indignant reply from Mr. Morrell. After alluding to the "petty malice and jumble" of the writer, who was not a member of the Society, Mr. Morrell pointed out that the balance sheet had been passed without a single adverse vote, and after repeated requests had been made that questions might be asked on any points needing elucidation. Exception was taken to the invidious comparison drawn between the accounts presented in the two half years. On the preceding occasion it had been fully explained that, in order to prevent people from purchasing flour alone at less than prime cost, one of two things must be agreed to, viz., either to charge a profit of 2d. per stone and continue to give the tin checks, or to issue no tins with flour and charge 1d. profit. The latter alternative was adopted, which yielded about 7d. in the £, and thus reduced the comparative profits at the end of the half year. Besides, it had been clearly explained that but for one cause the dividend would have been the highest yet paid by the Society, notwithstanding unavoidable extra expenses. Besides, he had himself pointed out to the Committee before the balance sheet was published that they both could and ought to pay 8d. in the £ to members and 6d. to non-members. The "bonus" consisted of one quarter of the amount of dividend on non-members' purchases, and

was divided among those members who had paid up their share; hence, so long as only a few had paid up, the bonus ran high, but in proportion as they did so it became less. What had had the greatest effect upon the sum paid in bonus was the fact that a large number of the non-members had joined the Society, and this reduced the bonus money by the mere fact of increasing the body of recipients. Turning to the charge of mismanagement, Mr. Morrell said that if this could be proved, his incompetency would call for his removal by the members; if "something worse" could be proved, a Bench of magistrates would be the proper body to try him. A members' meeting, he added, had since been held, when every member of the Committee had testified that they had never seen anything to support in the least either the charge of incompetency or dishonesty, though some had shown a determination to have him removed, if possible. As, however, the subject was not brought on until a late hour, no resolution had been come to on this point. He willingly admitted, in closing, the right of the members to change their servants whenever they thought fit, but he protested against the circulation of such charges as these so long as no occasion had ever been given. He should, in fact, avail himself of the protection provided by law.

In an editorial footnote to the letter it is explained that the complaint of "A Reader" had been inserted inadvertently during the temporary absence of the responsible conductor of the newspaper.

This matter has been gone into at some length, because it explains so clearly the way in which the early members derived a double benefit from their connection with the Society, and shows how capable they and their servants were of justifying their actions, and of showing cause for the policy then pursued, however much time may since have shown the management a better way in some things.

At the Quarterly Meeting of October 27th, 1862, the Committee were empowered to take steps for the purchasing of the property in Church Green, but these

evidently failed, for on November 1st it was decided to approach Miss Bairstow for the purchase of the property rented in Bridge Street, for which a sum of £1,800 was to be offered. This, also, led to no transfer, and was only the first of a series of attempts to secure a permanent settlement in one of the most important thoroughfares of the town. The next step was the appointment of a Sub-Committee to take a shop in Low Street. Then came a lull. It was, in fact, something more than a lull, for, alluding to the condition of things at this particular period, the *Bee* (August 1st, 1880) stated that a summoned General Meeting of the members was held on December 4th, 1862, to consider the differences which had arisen between the Agent and part of the Committee. By many members his conduct was regarded with great dissatisfaction, and had led to unfavourable correspondence both in the *Keighley News* and the *Keighley Guardian.* At this meeting much ill-feeling was shown by the Agent, and the outcome was his resignation. The actions of the Committee were supported by a majority of the members, yet there were many of the Agent's friends who were not satisfied, and his withdrawal was followed by that of many of his friends, including nearly the whole of the Executive, who supported him in the attempt to establish an opposition Store on professedly Co-operative principles.

The sudden withdrawal of capital as well as trade pressed very heavily for a time upon the Society, but the members who were left struggled bravely through their difficulties, while the ultimate and utter failure of the opposition Store followed under circumstances that amply vindicated the course taken by the members in the matter. In this way, however, it came about that many of the originators of the Society became separated from it, and took no further part in the Co-operative movement.

Hitherto, the business of the Society had progressed very favourably, and the Committee had always been enabled to pay a small dividend, and had found their business to be increasing up to a few months before these differences arose. The ex-Agent, with this support behind,

reopened the shop in Church Green which the Society had just left, and offered, as an inducement to the public, a dividend or bonus of 9d. in the £ on all purchases. It may well be imagined that, as Co-operation had not as yet taken much hold of the public mind in Keighley, it was only by strenuous efforts and the surmounting of great difficulties that the Society was enabled to maintain itself, and, after the lapse of two or three years, to make further progress.

This period of trial ended in the Society being established on a more practical and a sounder basis than before. Up to this time the Committee had been unable to obtain full official sanction to their rules (*Bee*, August 1st, 1880), but now they took advantage of the Industrial and Provident Societies' Act, 1862, which had just come into operation, and had the satisfaction of receiving registration, July 9th, 1863.

The severity of the crisis through which the Society had passed may be gauged from a perusal of the figures in the comparative table given at the end of the book. It will there be noted that at the end of the financial year 1863 the membership had dropped from 162 to 130, the trade of a twelvemonth from £6,307 to £3,414, the capital from £674 to £381, but—significant fact—the profits had increased from £117 to £134.

It was during this period that the New Road Side enterprise was abandoned. The Society still found itself crippled for want of capital, and as several of the members in that district felt strongly about the action taken by the Committee in the dispute with the Agent, they desired a separate concern, and so the Society sold out to them. This step would further deplete the resources of the parent Society, and at the end of March, 1864, their capital had shrunk to £353. 11s. 1d.—about one four-hundred-and-eighty-sixth part of what the Society was entrusted with at September 30th, 1910.

The after-effects of this controversy about the Agent were seen on February 13th, 1863, when for the first time there was shown a deficiency instead of a profit. It was

decided to recommend that this deficiency should be made good from the accumulated funds. The prudent policy of the founders thus justified itself in this easy tiding over of what might have been a fatal crisis.

During the revision of the rules, and after a series of sittings, it was decided to hold General Meetings quarterly instead of half-yearly, though the dividend appears to have been declared only twice a year until 1878.

It is important to note that one effect of the revision was to abolish, for a time at least, the bonuses hitherto given to paid-up members, and to carry the amount to the accumulated funds of the Society. This measure undoubtedly helped the Committee to pull things round again, for, although at the Half-yearly Meeting of October 26th, 1863, in the Albion Hall, the profits were reported to be not quite so large as formerly, dividends were recommended of 9d. and 5d. in the £ to members and non-members, respectively, and these were to apply to all purchases except flour. The same meeting, however, resolved that tins should be allowed on millers' goods during the ensuing six months.

This meeting also took note of the strain upon the staff, for it was decided that the shopmen were to have a half-day holiday each week.

In spite of the insufficiency of the funds at the disposal of the Society, they were gradually increasing, and the Committee in their anxiety to restore a condition of financial soundness, deemed the time ripe for paying off the loans which had provided them with the much-needed means for the start. There also appear on the minutes what might perhaps be taken with a little exercise of the imagination as the first recognition of the educational mission of Co-operation, though it only took the shape of providing a daily paper, the *Manchester Examiner and Times*, for the use of the Store and the Committee, till the end of the quarter. If, without stretching a thing too far, this may be considered the starting-point of the Society's Newsrooms and Library, the date January 27th, 1864, is a little landmark not without its interest. In the previous

December two dozen copies of the *Co-operator* had been ordered for January, 1864.

About the middle of 1864 there was talk of forming a Keighley and Worth Valley Industrial Co-operative Coal Society Limited, to include the Co-operative Societies of Keighley and the Worth Valley district. This project was discussed at the July General Meeting, when the Keighley members signified their willingness to join in the combination. At a meeting of delegates from the various Co-operative Societies interested, which was held on November 17th, rules were settled upon. The constituent Societies were Keighley, Haworth, Oakworth, Lees and Cross Roads, and New Road Side. On December 5th the Keighley Society's Committee-room was let to the Company as their registered office at the nominal rental of 2s. 6d. per year. Under the rules of this long-defunct enterprise the associated bodies had to contribute a levy of 6d. per member, and this subvention from the Keighley Society was authorised at a General Meeting held January 30th, 1865, when Messrs. Jonas Hudson and Francis Whitaker were appointed to represent it on the Coal Society.

The Coal business was soon commenced, and was carried on with a small margin of profit until the opening of the Worth Valley Railway on April 13th, 1867, when it was found that the Society's business had not increased to such an extent as to admit of different offices being opened at Haworth, Oakworth, &c. It was therefore decided at a Special Meeting that the business should be sold off to any one of the Societies which would make the best offer. The Haworth Co-operative Society became the purchaser on these terms, and the whole of the business and plant were duly transferred to them. The amounts invested by the various Societies were paid off, together with a small profit, and so the combination, from which much mutual benefit might have been derived, came to an end.

One special profit—if only a small one—was received by the Keighley Society from the coal combine. This was from the sale to it on March 13th, 1865, of the signboard of the No. 1 Branch, for 5s.

CHAPTER V.

1864-1877.

Wholesale Co-operative Society—Principle of Depreciation adopted and its results—Drapery Branch Unremunerative—Low Street Store—Bread Baking Commenced—Scheme of New Central Stores—Surplus Capital—Pot and China Trade—A Branch at Worth Village—Educational Beginnings; Grant of 1 per cent from Profits—A Newtown Store—University Extension Lectures Supported—A Permanent Secretary—Bradford Street and Campbell Street Stores—Boot, Shoe, and Clogging Businesses entered upon—Cottages for Members—Co-operative Butchering—Reading-room at Central Stores—Death of John Farrar Pickles.

THE year 1864 is memorable in the annals of Co-operation for the successful launching, after failure thrice experienced, of a Wholesale Co-operative Society, under the style of the "North of England Wholesale Grocery Society." The purchasing end of their business had all along been felt by those in direction of the distributive section of the movement to be at once difficult and unsatisfactory, leading to cut-throat operations on the exchanges between the numerous buying Agents, and consequent losses to the purchasing membership of the Societies they represented. The importance of the step was understood by the local Managers, for, in January, 1865, the Keighley Society became numbered among the shareholders in an undertaking whose operations increased from £51,857 for the thirty weeks of 1864, to no less than £25,075,938 for 1909. The Keighley Society did business with it in the half year ended June 30th, 1910, to the amount of £52,346. The step thus taken, and the discussions that led up to it, had evidently sharpened the business instincts of the Committee, for it was agreed that the market reports should be cut out of the daily papers twice a week and read over at Committee Meetings. It

NEWTOWN STORES.

has sometimes been cast as a reproach against Co-operative Societies that they have to be carried on by an ever-changing body of amateurs. Well, " Wisdom is justified of her children," and the valuable business training received thus by working men has at least borne other substantial fruit in dividends, as well as in enlarged capacity for public service.

The question of writing down the amount standing under the heading " Fixed Stock " came under serious consideration at the beginning of 1865. Nothing goes so near to the stability or otherwise of a business concern as the adequacy of this procedure, and Co-operative Societies have sometimes mortgaged their ultimate worth by allowing too little for depreciation in their anxiety to maintain dividends at a particular level. On February 13th, a Special General Meeting amplified a rule so as to provide that not less than 5 per cent should be written off. The operation of this policy can easily be seen, and its effect judged, by the following striking figures: On Buildings and Fixed Stock Account up to September 30th, 1910, the Society had expended £109,672. 10s. 6d., of which large outlay no less than £51,457. 9s. 3d. had been written off, leaving a nominal value of £58,215. 1s. 3d. In depreciating their real estate as they now do, by £2,000 a year, the Committee have not only amply provided for the wastage through wear and tear, wind and weather, but have strongly fortified the Society against unforeseen storms in the future. The new policy was put into operation so thoroughly that the deduction for September, 1866, was one of 10 per cent, and a year later of 14 per cent. From time to time also special amounts have been written off certain items in addition to the normal depreciation.

The Society's oldest department outside general grocery fell on evil times in 1865, for, after a resolution to take drapery goods to the Albion Hall for sale at the April General Meeting, there is a minute that in August of the same year the loss on the department was to be charged to reserve. The loss does not seem to have affected the current quarter, for the members received

in October their usual dividend of 1s. 1d., while the non-members' went up from 9d. to 10d., and it was decided that in future their proportion should be as nearly as possible three-fourths of the dividend paid to members. Whatever importance the cultivation of outside custom may have had in the earlier years, it has gradually lessened, until at September, 1910, checks were provided for in the Disposal of Profit Account to the extent of only £503, as compared with members' purchases of £60,450. But the same consideration has always been given to the occasional purchaser.

The lessened dividends for September, 1866—from 1s. 3d. and 11d., respectively, to 11½d. and 9d.—did not dishearten the Committee, for they set themselves in October, by authority of the General Meeting, to the problem of establishing, for the second time, a No. 1 Branch. They waited upon Mr. Robert Stowell, then carrying on business as a butcher at the end of Fleece Street, and rented the next shop below, which he had himself occupied as a grocer's shop. Mr. W. H. Dewhirst (a member of the Committee, 1866-7) told the writer that the goods necessary for the new Store were removed on a handcart of an evening from Bridge Street, and, to keep down expenses, some of the Committee-men would put in time after shop hours in weighing up currants, salting bacon, or in comparing goods with sample. In such labours he would be associated with the active and energetic Chairman, John Vickerman, and with John Riley, Holmes Earnshaw, Thomas Darling, and John Watson.

In the meantime capital was accumulating so fast that during the spring of 1867 the maximum investment in shares was reduced first to £7 per member, then to £5, and in June to £3. The growth of capital in a Co-operative Society is also indicated by the length and amount of its loans and other investments. In May there was placed with the Halifax Flour Society the first £1 of what has become a credit of over £5,500.

The *Keighley Co-operative Bee* tells how, after its recovery from the secession of the first Agent and his friends, the Society saw its Branch Store in Low Street outstripping the parent Store in the amount of business done, The premises were soon found to be too small, and the Committee, encouraged by their success, made a bold stride forward. A small Sub-Committee had entrusted to them the task of renting or purchasing premises at their discretion. The names on this Sub-Committee are worthy of a place in local history. They were: John Vickerman, Thomas Smith, Thomas Darling, James Howarth, Charles Dewhirst, John Watson, and Jonas Hudson.

Although when they were appointed, on January 28th, 1867, the share capital of the Society only stood at £700, these men boldly bought a building site at a cost fully one-third more, and planned a building to cost in all between £2,000 and £3,000. But these men had faith in the future of Co-operation and faith in their fellow-members. The latter, on having the scheme explained to them, came freely forward with their savings. The sum of £800 was paid down as deposit on the purchase of the ground, and from the plans of Messrs. Sugden and Smith the Central Stores were reared at the bottom of Low Street.

The bread-baking business of the Society, at least on a small scale, dates from a resolution of the Committee on June 3rd of the same year (1867).

It was not till long after this, and when disaster had shown the imperative necessity of system in every department of the Society's accounts, that the books were placed upon a proper basis, but there seems to have been a glimmering of the right view in a minute, March 4th, 1867: "That we have a book with a double entry."

The habit of investing surplus capital, once formed, grew, though at first very slowly, as the membership expanded and thriftiness developed. The Halifax shares were made into twenty, and by September, 1868, into eighty. This profitable use of capital was followed by

other investments, not all of an equally satisfactory nature. The Cobden Mills Company, Sabden, does not now figure on the quarterly balance sheets, and the Keighley Society was a loser in the enterprise. But with a membership of only some 200 the Society had not a large margin, and in November it was found prudent to extend again the maximum share limit to £10, while in the following March loans were invited at 4 per cent to 4½ per cent, according to amount. Along with this added responsibility comes an entry of the purchase of a new safe, and in May a banking account was opened with a local bank. In October, 1873, the business was transferred to what was then the North of England Wholesale Co-operative Society, though it is still worked, by arrangement, through a Keighley bank. The magnitude of the field thus opened out for the local Society may be gathered from the fact that at Sept. 27th, 1910, besides the £10,345—being at the rate of about £1 per member—which by rule they have to invest with the Wholesale Society, and for which they receive a fixed dividend of 5 per cent, they have found in the great purchasing body a means of investing inflowing capital for which no convenient outlet can be found. In this way they have over £36,924. 17s. 4d. on loan to the Wholesale Society out of the total £39,584. 4s. 8d. lent out.

At the beginning of 1867 there appears a rather cryptic minute to the effect that the Committee should consider "the buying or taking other Stores," and "that if the other Stores are willing to give it up, we purchase the remaining shares." The principle of amalgamation, if this was involved in the decision, had to wait many long years—until the approach of the Society's Jubilee—before it had an opportunity of coming into play. The minute above referred to was, however, rescinded at the October General Meeting.

A live Society is constantly on the look out for new developments, cautiously considered and tentatively tried until more decisive steps have become justified by experiment. The October Half-yearly Meeting of 1870

authorised a new development in the words: "That we try the pot and china trade." This did not long remain in the permissive stage, for in the February following the two Watsons—Jabez and John—then on the Committee, were commissioned to make a journey into Staffordshire for pots. Two months later saw the formation of a Pot Sub-Committee.

With September, 1870, came to an end the first decade of the Society's existence. The membership had nearly trebled since September, 1861—126 to 337; its sales had increased nearly fourfold—from £3,518 to £12,193; its capital from £674 in September, 1862, to £2,083; and its profits from £171 in 1861 to £599. The trade of the ten years had been £68,833. 18s. 2½d., and the profits £3,035 6s. 3d. This represents a trade per member, in the last year of the decade, of £36. 3s. 7¼d., and a profit per member of £1. 15s. 6½d.

The creation of the new suburb at Worth Village, largely owing to the enterprise of the Airedale Building and Manufacturing Society Limited, led the Committee to cast their eyes in that direction as soon as the completion of the ambitious Low Street project left them leisure; and, in October, 1871—just eleven years from the foundation of the Society—the membership gave them authority to try a further and more successful experiment in branching out. They were empowered to purchase or rent a Store at Worth Village. This new effort absorbed attention for a time, and the education question was postponed for six months. The year closed with the taking up of five shares in the Sowerby Bridge Co-operative Corn Mill, but so cautious were the Committee on this subject of investing money in outside enterprises that notice was given on February 8th, 1872, that no loans would be accepted until further notice.

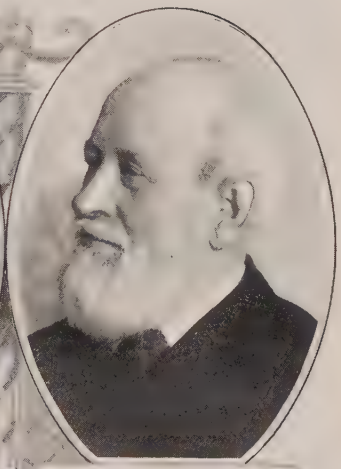
Allusion has been made to the first little educational effort of the Society in the taking of a daily newspaper, though, perhaps, this was more for the information of the Committee—in itself a valuable educational work. In November, 1865, their preference changed to the *Leeds*

Mercury. A more definite move was made on January 27th, 1868, when the Committee solemnly resolved—possibly after much debate —" that a sum of five shillings should be appropriated for Educational Purposes (with capital letters, at that), viz., in distributing tracts." One may smile at such a modest outlay, but big movements have been known to grow out of small beginnings.

A Social Tea Meeting is itself a means of education and of propaganda of considerable value, though there are great difficulties in organising such when the membership has swollen to big proportions. There seems, in this first decade and long after, to have existed a good deal of feeling in favour of keeping up these celebrations, for, although, with modest dividends of 11½d. and 9d. respectively, the General Meeting of October 29th, 1866, did not feel justified in going further than to resolve upon having a Tea when 1s. 4d. in the £ should be reached, yet in January, 1868, they decided that a Festival should be held once a year, and in the following September it was agreed that each customer should have a free ticket—a regulation modified in the succeeding year so far as to apply to purchasers of £5 and upwards. These Teas were continued for a good while, but in the end—probably because they were found to be so difficult of management —they were discontinued. While they lasted, the Teas and the meetings and entertainments that followed offered an opportunity for listening to leaders in the Co-operative movement like the late Mr. J. T. W. Mitchell, whose portrait on a popular brand of C.W.S. salmon keeps his memory as well preserved as is the article of diet on which his well-known features appear.

The ideal Co-operative Society, as Mr. W. H. Dewhirst found on a visit to Rochdale, will set aside 2½ per cent of its profits for educational purposes, but many Co-operators are far too much in love with fat dividends to spare so liberal a subvention, failing, as they do, to realise that money so expended is invested, not lost. The subject has formed the nucleus of many a debate in the meetings of the Keighley Society, and may do so yet many a time

B. SHARP,
Third President.



C. DEWHIRST,
Fourth President.

THOS. SMITH,
Seventh President.

again. However, by April, 1871, the Half-yearly Meeting was held in the large room over the new Stores at the bottom of Low Street, and here was ventilated —really on Mr. W. H. Dewhirst's initiative, though he kept in the background—the question of giving a fixed proportion of the profits to real educational work. It was decided in the issue to take out 1 per cent from the undivided profits, and a Committee was formed to carry out educational work. This decision was the easier to be arrived at in view of the increase in sales of £1,555 and the payment of dividends of 1s. 4d. and 1s. in the £ respectively. This first Educational Committee consisted of Messrs. W. Smith, W. H. Dewhirst, Thos. Binns, Henry Nutter, and Thos. Mason. Mr. W. H. Dewhirst left the Committee on commencing business for himself, but still maintained his membership and interest, and retains his original number, 105.

In April, 1872, with an increase in sales of no less than £3,297, the question of paying bonus to the shopmen—a principle that has been a perennial source of debate in Co-operative organisations—was the subject of animated discussion, and a motion in its favour was carried by a large majority at the Half-yearly Meeting, with the proviso that it should take effect only if the Society's business could be worked under 4d. in the £ in Agents' wages. In July the shopmen were granted two days' holiday per year. At the October Quarterly Meeting, 1872, the sales were reported to have increased by £2,949, and during the twelve months the capital had gone up from £3,445 to £5,239. The meeting resolved that in addition to dividends of 1s. 6d. and 1s. 1½d. in the £—both being records—a £10 bonus should be given on labour. This step was confirmed in the following April, when it was agreed to continue the bonus for a further twelve months.

With the growth of captial alluded to, the Committee were able to place £1,000 on loan with their bankers. Things were now wearing a rosier aspect, and the Society felt that a little advertising of their own enterprise would

not be out of place. Accordingly, a proposal was accepted that there should be a stereotyped block made of their Central Stores. Something more permanent was aimed at in the acquisition or erection of premises for a Store in the Newtown district. Meanwhile, a further extension of the Society's investments was commenced with ten £1 shares in the Hebden Bridge Fustian Society. This nucleus has only grown to £82 since that date. A Committee cast about for a Newtown site, and pitched upon three houses at the bottom of West Leeds Street and Blind Lane, the property of Mr. Joshua Brigg. The quest ended, however, in agreeing with Mr. W. Rhodes for his shop at the bottom of West Leeds Street, the total outlay on which now stands at £1,227. 10s., though depreciation has reduced the nominal value to £203. The Committee began to realise that a division of labour would produce the best results in the management of their widely-separated Stores, and they accordingly formed Sub-Committees for Worth Village, Low Street, Bridge Street, and Newtown.

With signs of material progress had also grown up the disposition to do a little more in the way of education, and in October, 1873, the Committee reported with much satisfaction that alongside a still increasing business—the comparative increase amounting to £4,617 they had, through the Educational Committee, distributed 2,000 tracts on the objects and advantages of Co-operation, and that a lecture had been given on the subject. With a trade for the half year of £16,318, the members were in the mood to yield to an appeal for more progress along the same lines, and they agreed to make the substantial grant of £10 in aid of the University Extension Scheme of Lectures in return for tickets to that value for the use of their members. This was repeated the following half year, members having tickets at half-price.

The organised educational work of the Society may be said to have arisen out of the University Extension Lectures in Keighley in 1873. As will be seen, when these lectures ceased—and villages have uniformly been found to provide a better sphere for their operation

than a populous town, with its many other evening attractions—they were followed by occasional lectures on Co-operative subjects, monthly meetings, and the establishment of a newsroom, together with the formation of a free library for the members. In November, 1881, there were 506 borrowers on the books and only 519 volumes on the shelves, while the quarter's issues had reached 2,213. The *Co-operative News* was sold at all the Stores at half-price, as well as the lectures on sanitation, and the *Bee* was distributed gratis.

Alterations being called for at the Bridge Street Stores in March, 1874, the contract was placed with the Keighley Co-operative Masons' Society. At the April Half-yearly Meeting "very rapid progress" was reported, the Newtown Stores having surpassed all anticipations, but the Tailoring and Drapery Departments were not giving satisfaction. The same note as to these latter was sounded at the October Meeting, when both departments reported decreases, and the dividends dropped from 1s. 6d. and 1s. to 1s. 4d. and 1s. At the same time the membership had just reached 1,001, the total assets stood at £13,316 16s. 9½d., and the capital at £1,694. 17s. 6d. Towards the end of the year further loans were declined, and ten £1 shares were taken up in the Co-operative Insurance Society.

The question of going into the coal business was raised on October 26th, 1874, but it was adjourned for six months.

At the beginning of 1875 the consideration of the Secretaryship ended in a decision to have a permanent officer, and the existing Secretary, Mr. George Sugden, received the appointment, at a salary of £1. 10s. per week, to commence March 22nd.

The Half-yearly Meeting of April 26th, 1875, confirmed the appointment of the permanent Secretary, and at the same meeting appears the name of Mr. Hartley Whitaker as a member of the Educational Committee. The membership had now increased to 1,098, the sales by £1,592, the profits were £1,569, and dividends were

proposed of 1s. 6d. and 1s. 1d., with £41 as bonus on labour. The last-named was agreed to be tried for a further twelvemonth. In this report it is interesting to note that while dividend was paid on members' purchases of £14,744, the non-members had bought goods to the value of £7,243. Perhaps this large relative trading outside the membership owed something to the 2s. 6d. entrance fee which had to be paid on joining. The door now turns on easier hinges, and the non-membership purchases are a very small percentage of the whole—considerably less than 1 per cent. Yet these purchasers were content to lose £18. 17s. 3d. in the September quarter of 1910, through failure to become members.

The Society has suffered very little from fires. There is an entry on May 6th, 1875, of a grant to Thomas Driver of £3 for damage sustained at the Bridge Street fire; and on March 11th, 1880, there is a reference on the minutes to claims for assisting at fire in Campbell Street Store.

The Fixed and Rolling Stock which figures so largely £14,249. 1s. 2½d.—in the accounts of the Society, had its first item of rolling stock placed upon it in July, 1875, when a resolution was passed authorising a new Coal Office to be ordered for the Station Yard, and a railway wagon to be bought. By the prudent process of regular depreciation the above large total has been brought down to £663, but as a realisable asset this item must now be worth many times this figure. The opening of the Coal Office was mentioned at the October Meeting.

On May 21st occurred the first purchase of property higher up the main street—No. 57, Low Street, and No. 2, Brunswick Street.

On October 26th, 1875, the first of a series of free lectures on social subjects, under the auspices of the Educational Committee, was given in the Temperance Hall by Mr. Robert Allen (Oldham), on "The Rise and Progress of the Co-operative Movement." The lecturer congratulated the Keighley Society on their enterprise and progress, stating that their Stores would compare

with any in the district. They were doing a business of £39 per member on a capital of £11 per member, and this placed Keighley in the first rank amongst prosperous Stores. He commended the Society for the wise expenditure of part of the profits for educational purposes, and appealed to the members always to give a liberal grant to their Educational Committee, as it would always pay to educate their members.

The desire for further extending the Society's operations was manifested on January 25th, 1876, by a resolution to buy or build a Store in Bradford Street, and another in North Street, or in these localities. The outcome of this action was the eventual purchase of two houses in Campbell Street from Mr. James Lund and their conversion into shop property, and the erection of the Bradford Street Store.

The beginning of 1876 found the members willing that the Committee should make inquiries with a view to entering upon the boot, shoe, and clogging businesses, and a start was definitely authorised at the April Meeting.

The same spirit of enterprise showed itself in another direction in April, when the Committee were requested to consider the question of building cottages for their members, that is, of putting up houses and disposing of them on the building society principle. In this undertaking they would have the successful career of other local building societies as a guarantee of the feasibility of the scheme. And in June the purchase of 1,027 square yards of ground in Bradford and Emily Streets enabled the Committee to put the idea into practical shape a little later on. The growth of this scheme may be gathered from a glance at the accounts at the end of 1909, which show that the Society possessed 109 houses, inclusive of those recently taken in at Oakworth.

The idea of acquiring a site in North Street was long and tenaciously held, and efforts were made without success for its realisation. First, Sandywood House was made the subject of inquiry—in August and September, 1874—and other possible sites were thought about, but,

as in South Street, later on, the problem proved to be a baffling one, and up to the present one of the leading thoroughfares has no indication to the stranger that a flourishing Co-operative Society exists in Keighley.

The dawn of local Co-operative butchering is to be noted in a modest entry on March 8th, 1877, that the American beef trade had been entered upon by the purchase of four quarters.

With the acquisition of the premises at 57, Low Street, some alterations were made at the Central Stores—as the premises at the junction of Low Street and East Parade had come to be called. The Drapery Department here was added to the Grocery Store, and the Drapery and Tailoring Departments were, by resolution of October 30th, 1876, to be removed further up the street. At the same meeting the question of employing capital in the projected building of cottages for the members was referred to the Committee.

Following upon these changes came other alterations at the Central Stores, where not only was a Committee-room made out of the tailoring-rooms, but this was also to serve as a reading-room, except on Committee nights.

In November, 1876, the Committee found it necessary to lay down a self-denying code of rules for the regulation of debate. Speaking members were to rise and address the Chair, and to be limited to five minutes, with an extra five for reply accorded to a mover.

On Thursday, November 9th, 1876, there passed away Mr. John Farrar Pickles. The *Keighley News*, in a notice of his life and work, stated that, although he had lived in comparatively humble circumstances, Mr. Pickles had for nearly half a century taken an active part in the town's affairs, as well as in all the political movements of his time. Originally a wool comber, the intelligence which he early manifested and the thorough uprightness of his character soon made him a leader among his fellow-workmen, although it was only his strong conviction of right that enabled him to overcome his natural modesty. For some time he acted as one of the Commissioners (the obituary

notice refers to them as the Board of Surveyors) who governed the district before the formation of the Local Board of Health (in 1855), and also took an active part in the early efforts to establish Co-operation in the town. He was an active member of what the report terms the "Cornmill Bridge Flour Society," and was one of the founders of the Keighley Co-operative Society. In almost every movement, indeed, which had for its object the improvement of the condition of the working classes Mr. Pickles devoted his whole energies, and on the Directorates of the Airedale and the New England (Ingrow) Building Societies he was a most useful man. He also served the community as one of the Baths and Wash-houses Commissioners, and as a member of the governing body of the Cottage Hospital. On the Keighley Foreign Affairs Committee, Mr. Pickles had been the rallying member, having paid a great deal of attention to the peculiar questions which the members of that body brought before the public. He had been a sturdy Radical during the whole of his life. "His character," concludes the notice, "was that of a man who had the good of others quite as much if not more at heart than his own benefit. He was most thoroughly disinterested in all his actions, and had his energies been as much devoted to any pursuit on his own behalf as they were to the good of others, he would certainly have died a richer man than he was." A noble epitaph on a Co-operator of the true type. Mr. Pickles had finished his work at 59.

On January 22nd, 1877, Mr. Henry Pitman, brother of the late Sir Isaac Pitman, and himself a noted stenographer and vegetarian, lectured on "Co-operation and its Benefits."

On April 30th appears the grant of £5 to the Keighley Cottage Hospital, an institution which has since been the recipient of regular help from the Society.

The first boot and shoe shop of the Society was opened in June, 1877, when a shop at No. 14, New Bridge Street, was rented from the Duke of Devonshire. It was in the shop where, later on, the Rate Collector had his office

CHAPTER VI.

1877.

The Great Crisis: "The Bowl-down"—Almost Complete Disappearance of Profit, and Absorption of Reserve Fund—Committee of Investigation Appointed—Mr. W. Nuttall called in—Report of Investigation Committee—Balance Sheet Rejected.

NO Society of this character has succeeded in building up a great business from small beginnings, and under a managing body whose personnel changes from time to time, and which has to gain experience through many mistakes, without suffering loss and meeting with difficulties that seemed at the time to threaten the very existence of the Society. In comparison with many similar organisations the Keighley Society has come through its infancy and youth comparatively well. But there have been times of undoubted anxiety, and even of grave peril, and it speaks well for the character of the men in power that they had the courage to get to the root of the mischief and to do what was possible to prune the the Society of its defects.

The year 1877 will always be remembered as the period of "the bowl-down," to use an expressive local phrase, and it would be an ill service to the younger generation of Co-operators to keep them in ignorance of the unhappy state of affairs then disclosed and grappled with. If there be a value in history it surely is to enable those who come after to learn from the mistakes of the past; and to the writer it appeared to be false prudence to throw any veil over the events of that unhappy period. For from the investigations and reconstruction to which the trouble gave rise is really to be dated the almost uninterrupted progress which the Society has from that period enjoyed.

WORTH VILLAGE STORES.

The first intimation of anything unusual is to be found in a minute of October 25th, 1877, to the effect that the General Meeting should be recommended "That the reserve fund be taken to the profits, and that the property be augmented to make up the dividend to 1s. for members and 7d. for non-members."

The Half-yearly Meeting was held on Monday, October 29th, and, according to the minute book, an Investigation Committee was appointed, consisting of Messrs. G. A. Millar, E. Skaife, William Scott, Charles Hutton, and Nicholas (Learoyd Nichol).

For the whole story, as presented to the members, one must turn to the local records, and in the *Keighley News* of the following Saturday the facts are indicated.

Owing to the unusually large attendance, it is stated, the meeting was held by adjournment in the Temperance Hall, Mr. William Mason (President) in the chair. The report and balance sheet showed sales for the half year, £25,979. 16s., compared with £24,716. 5s. 10d. in the corresponding half year of 1906, while the profits amounted only to £283. 7s. 8d. The Committee recommended that, after making due allowance for interest on capital, the reserve fund (£370) should be absorbed, and the value of land and buildings (£7,431. 7s. 11d.) should be enhanced by £530, in order to pay a dividend of 1s. in the £ to members and 8d. to non-members.

After an animated discussion as to the serious falling-off in profits, five members were appointed a Committee to make a thorough investigation, and the meeting was adjourned *sine die*.

From the financial statement for the half year it appeared that the cash in hand amounted only to £68 1s. 1½d., while there was owing to the bank £231. 2s. 0½d. The liabilities figured out at £19,302. 13s. 10½d., while as assets there were: Goods, £6,605. 6s. 11d.; capital invested, £3,593. 16s. 6d.; buildings, Low Street, Worth Village, Leeds Street, drapery shop (Low Street), Campbell Street, and land in Bradford Street, £7,431. 7s. 11d.;

Bridge Street (leasehold), £135; stable and yard, £87 15s. 8d.; six railway wagons, £421; carts, horses, wagons, &c., £198. 7s.; fixed stock, £648. 8s. 4d.; cash owing for coal, &c., and interest due on investments, £264. 9s. 4d.; cash in hand, £68. 1s. 1½d.; total, £19,586. 1s. 6½d.

In the *Keighley News* of November 3rd, 1877, a leading article on the situation remarked on the striking fact that the profit reported was only a little over 1 per cent, and that great waste must have occurred somewhere. Any good business man would find three hypotheses possible: (1) Extensive peculation by servants; (2) bad buying; or, (3) mismanagement in giving too high salaries, employing too many hands, or by incurring loss on perishable goods. Not the faintest suspicion had been aroused on the first head; and the Editor justly remarks that in all classes of businesses where a number of men unite to carry on a trade whose actual working must be given into the hands of others, a suspicion of such a kind is one of the first which arises in the mind of the outside public, and, he might have added, in the minds also of the less considerate among a membership who do not always take into account the difficulties of carrying on a large and many-sided business. The Editor is also fair in another way. Alluding to the recent panic in the Halifax Co-operative Society, he suggests the possibility of the whole position of a Society of this character turning out to be unsound, but frankly admits that the Keighley balance sheet appears to be a straightforward document, in which the investments are set out at length. The Editor, in summing up, recommends a revaluation of the Society's assets and offers a few hints on (1) the ascertaining of the comparative percentage of profits over an extended period; (2) the percentage of working expenses; and (3) he deprecates the suggestion of paying no dividend to non-members, unless after long notice; but rather counsels the Society not to make such an invidious distinction at all.

An adjourned General Meeting was held on November 12th in the room above the Low Street Stores, when the

motion to further adjourn the meeting to enable the Committee of Inquiry to complete their investigations was supported by Mr. William Nuttall (Manchester), who had been asked to make an independent audit of the accounts. He said that so far as he could see it did not appear that anybody had run away with what should have been a dividend, but the accounts were not well kept, and never had been. The Society had not enabled their Secretary to devote sufficient time to the work, and the business had grown faster than his capabilities for the work. There was not in operation a proper system of checking the accounts. Among errors, he mentioned that in the previous half year £850 owing to merchants had only been put down at £350, so that they had paid dividend on £500 then more than had been earned. Deposit books were needed. The value of buildings and fixtures could be checked by any of the members, and at few Stores was fixed stock valued too highly. Their investments were good, and the Society were first-class supporters of Co-operative institutions. They ought, in sum, to have good dividends. He was not prepared to say that anybody had done wrong, but certainly they ought to be able to know whether any of their servants were acting unfairly or not; and no servant ought to be in any position where he would be suspected when he was doing right; and, to ensure this, let every member get a receipt for all that he paid. He recommended the adoption of the check system, which was in use in many Stores. He knew many where the checks did not vary from the takings by as much as 1s. in £100, and in some not even so much as 3d. A check-boy, at 8s. or 10s. per week, should have the tin and copper checks under his control, and have charge of the check-books; and let a regular account be rendered to the Committee. At the end of the half year they would find no servant suspected of dishonesty. When any servant brought money to the Manager or Treasurer, there should be a voucher given. As things were, no single servant in any of the departments could say what he had handed over. In buying, he recommended the use of cheques wherever possible, and to

get favourable terms from some banker. The Drapery and Tailoring Departments needed more custom, for there was a loss on them. The last half year's accounts he summarised as follows: That about £500 had been understated in the previous half year, and about £160 in the members' claims; there was a slight error in the Secretary's cash account of £25, and an error of £20 in the Wholesale balance. The dividends from Sowerby Bridge and Halifax Corn Mill, &c., were £320; and these sums amounted to £1,021. Besides this, they had declared a profit of £280, which accounted, along with the foregoing, for £1,300. The average profit seemed to be between £1,600 and £1,800 for the half year. He was quite satisfied from what he saw that if anyone had taken anything that did not belong to them they had not taken much; and if they had taken it, this had been done very gradually and the operations had been extended over a great number of years.

At the close of the meeting a high tribute was paid to the skill and impartiality of Mr. Nuttall, and members were invited to communicate any complaints to the Committee of Investigation.

At a further General Meeting, held in the Temperance Hall on November 27th, 1877, Mr. W. Mason again in the chair, the Committee of Investigation presented their report, which confirmed the outline given by Mr. Nuttall at the meeting of November 12th. They stated that at their first sitting they came to the conclusion that the deficiency of cash ought to have aroused the attention of the General Committee in June, as the bank balance, instead of increasing in order to provide dividend at the end of the half year, was being rapidly reduced. When this had been exhausted, £500 was drawn from the deposit account in order to meet payments then due, but no inquiry had been made respecting this deficiency, nor any effort made to ascertain the cause of it up to the time of stock-taking. The first definite information regarding it was made by the Auditors, who reported to the Committee that there was no money with which to pay a dividend;

and they now recommended that the stock should be retaken in a more careful manner.

Their first general examination of the management of the Society seemed to show that the loss had spread over a very considerable period before the past half year, and they called in the assistance of a special Auditor having experience in Co-operative management, who discovered only a few minor errors in the half year's accounts, and said the investigation should go further back. It was clear, however, that the Tailoring and Drapery Departments had a heavy loss, and could not pay with their present inadequate support from the members. No one could at the moment tell them where the loss was. After restating the figures given by Mr. Nuttall at the meeting of November 12th, the report went on to say that, in his opinion, the principal thing to be considered was whether the Society would adopt a different system in the future. He was satisfied that if anyone had taken anything, it had been in small amounts and had spread over a number of years.

The investigators proceeded to point out that the selection and purchase of goods had been left by the Committee largely in the hands of the principal Manager and Secretary, and that there was no evidence of any systematic comparison by the Committee to ascertain whether goods corresponded with sample or not. There had been no check whatever upon the distribution of goods from the Central Store to the Branches, or as to cash returns from any particular Store. In every Store, therefore, under the existing system it had been possible for any dishonest servant to have robbed the Society to a considerable extent without leaving any trace of his identity or method. The servants employed during the half year had been examined minutely, but without finding any evidence of dishonesty in any of them.

The principal Manager appeared to have added to his proper work the duties of acting-Treasurer, having the receiving and banking of the daily takings of all the Stores—amounting to about £1,000 per week—likewise

the payment of a considerable number of the accounts, the principal of these being paid by cheque. Home-fed bacon and currants had been sources of considerable losses, from goods being spoiled or bad in quality.

The Sub-Committees appointed to each Store had also been examined. (1) The Central Store Sub-Committee had been unable to give the investigators any information respecting the management, as they declared they were a Committee without duties. (2) The Bridge Street Sub-Committee appeared to have taken a more active part in looking after the interests of their Store, and were satisfied with the way in which it was managed. (3) The Newtown Sub-Committee did not know what their duties were, except to go there and look round, and they reported the management to be satisfactory. (4) The Worth Village Sub-Committee appeared to have given more attention and assistance in the management of the business, and to have devoted a considerable amount of their time in superintending the salting of home-fed bacon. (5) The Scott Street Store had been opened for so short a time that its Sub-Committee had not been examined. (6) The Tailoring and Drapery Sub-Committee appeared to have had some difference of opinion in regard to the management of that department. Generally speaking, the Sub-Committees appeared to have done very little, and the General Committee had not paid that attention to the profitable working of the Society that they ought to have done.

In conclusion, added the investigators, so far as they could see, the Society was sound, and they had no doubt that, with a reorganised management, as good dividends might and would be given in the future as in the past.

Mr. Hartley Whitaker (one of the Auditors) expressed surprise at Mr. Nuttall's statements. They had sought to have explanations about the business as it was carried on, but could not get them. He went on to criticise some of Mr. Nuttall's figures, and said, *inter alia*, that with regard to the difference in the liabilities it would be

advisable to have the whole of the cards called in to test the accuracy of that gentleman's statements.

Mr. Charles Dewhirst said he could verify to a certain extent what Mr. Whitaker had said with respect to the deficiency which Mr. Nuttall had made out. Mr. Dewhirst, after entering into details, pointed out that the Committee, when fast for cash at the end of June, had never thought of making an investigation. His view was that as to flour they had been buying at too high prices. As to wages, the cost of grocery used to be 3¼d. in the £, but it had risen so that there was nothing left for the shopman, but they had never been able to get to know what had been the cost since. The speaker argued that for the whole of 1875 the cost had reached 8½d. in the £, while present cost was over 1s. He also contended that there must have been considerable loss in the pig-killing.

Mr. G. A. Millar complimented the membership upon their patience during the crisis. There might have been a great run upon the share capital so as to have caused the breaking-up of the Society, and it was greatly to their credit that there had been nothing in the shape of a panic. The management of the Society had been bad from the first, and only what might have been expected in a concern begun by working men, whose defects were at the time compensated for by their unremitting personal attention. Recently, however, the checks at first imposed, which were the safeguards of the Society, had greatly fallen into neglect. New members who came on to the Committee never got an insight into their duties, and the meetings of these Committees appeared during the past half year to have been very badly conducted, consisting mainly of personal recriminations taking up the whole time.

Going into details, Mr. Millar suggested that loss had arisen through failure to get possession of the Low Street shops for a considerable time, and loss during alterations there and in Scott Street. But, when all had been considered, there remained the stubborn fact that in the

half year's accounts there was a sum of £800 of which no account could be given—the deficiency beginning in May. Mr. Nuttall at first had given rise to the impression that the Society's Auditors were very seriously at fault, but now they had a higher opinion of their Auditors than ever, and thought that the audit was wonderfully correct, while, on the other hand, Mr. Nuttall had made some serious blunders. As to the real source of the loss, he (Mr. Millar) suggested three possible ways: (1) Careless weighing—and the Stores had a reputation for "bumping weight"—(this statement was at once contradicted); (2) there had certainly been careless management, though they had every reason to think that on the whole their servants were honest. There had, however, been some very unaccountable matters connected with one of the Stores, which it was very desirable should be sifted to the bottom.

In the course of the subsequent discussion Mr. Richard Wilkinson pointed out that while in ordinary circumstances 12 per cent profit must be made to pay the usual dividend, only 6 per cent had been made this time, so that somebody must have taken what did not belong to them. He also produced the following comparative figures:—

	1876.		1877.
	£		£
Low Street	9,405	...	10,079
Bridge Street	6,330	...	5,618
Worth Village	2,987	...	3,405
Newtown	3,287	...	3,580

A member of the Committee added that since the check had been put on Bridge Street, a month before, £160 more had been seen.

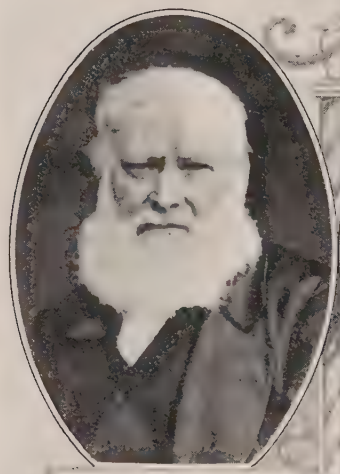
At 10-40 p.m. the meeting was adjourned until the following evening.

On Tuesday, November 28th, at the resumed meeting, the increase in the drapery stock on the revaluation was explained by Mr. Millar to have been due to a boy assistant omitting articles to the value of £138 on the first occasion.

The balance sheet was rejected as unsatisfactory, only about eight voting to the contrary.

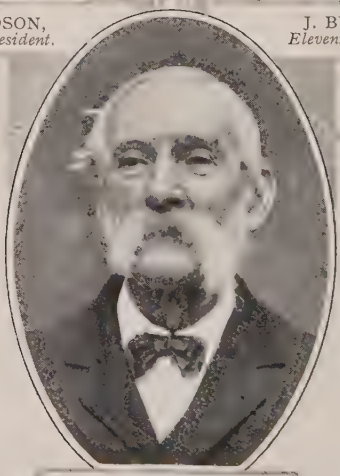
On its being asked if the Committee were willing to retire and stand a fresh election, Messrs. Nathan S. Foster, Thomas Gill, and Robert Mitchell signified their willingness. Thus, as usually six retired, there were nine to be elected. The following were chosen: James Mason (132 votes), John Howells (156), James Nunweek (119), Robert Parkinson (147), William Scott (144), John Mitchell (114), Learoyd Nichol (150), William Graham (156), John Watson (157), Messrs. Mason, Nunweek, and Mitchell were appointed to hold office for three months. Mr. Richard Wilkinson was the only nomination for Auditor, and Mr. William Scott was appointed Treasurer.

It was decided that the new Committee should apply to the Congress Board or to Mr. Nuttall for instructions; that a fresh stocktaking should be effected by competent persons; that the members' share cards should be verified; and a fresh balance sheet be drawn out. The question of a revision of the rules was also to be considered.



J. HUDSON,
Ninth President.

J. BUCKLEY,
Eleventh President.



C. HUTTON,
Twelfth President.

CHAPTER VII.

1877-1878.

The Great Crisis (*continued*)—Press Comments—Adjourned General Meeting—The Deficiency of £1,800 Discussed—Balance Sheet Passed and Committee Elected—The Crisis Recalled in the *Keighley Co-operative Bee* (Nov. 1881)—A Friend in Need—Some Reflections.

IN his leading article of December 1st, 1877, the Editor of the *Keighley News* regretted that the report of the Investigation Committee had shown a much more unsatisfactory state of things than had been hoped for. Money had disappeared, but no dishonesty had been discovered, and it was evident that the lack of proper book-keeping had made it impossible to allay the suspicions of those who would conclude that there had been dishonesty. There was also the disagreeable feature that there had been considerable inattention, mismanagement, and utter lack of system of check. It was a wonder in these circumstances that the Society had not been ruined long ago. That it had not been so showed, in the first place, the wonderful vitality of the Co-operative principle, and in the second that the servants of the Society must have been, on the whole, honest. A third disagreeable feature was the hurried and incomplete way in which the investigation into the Society's past had been conducted, especially by Mr. Nuttall. But there had been an advantage in freeing as expeditiously as possible the membership from a state of doubt. It was clear that the state of confusion could only be amended by commencing on a new basis, and the members had done wisely in deciding to let the dead past bury its dead. But it was essential that the new beginning must be on a clear basis, founded on an accurate valuation of the Society's properties, and money must be spent willingly on good book-keeping. The printed accounts should show, in a clearly separated

form, the fixed property in buildings and fixtures, with the amounts spent on them each half year and the amount allowed for depreciation; secondly, the invested money and the borrowed money; thirdly, the withdrawals and receipts on members' shares; fourthly, the amount paid for goods and the amount received at each Branch and the working expenses at each Branch. These might appear to be elementary things, but they were necessary, because the very basis of Co-operation was management by the members themselves; and how could they take an interest in affairs and criticise the management unless they could understand them? The indifference of the members—as shown, for instance, in the aimless way in which the Sub-Committees had done their work—had caused the present misfortune. The Society, notwithstanding, was on so sound a basis, and had been so profitable, that it was well worth looking after.

Nor was this the only plain, yet in the main friendly, counsel that came to the Society from the outside. The Editor of the *Herald* had also a leader on the situation in a rather sterner key, on December 1st, 1877. In the course of his article he remarked that the Committee of Investigation and the Special Auditor had discovered much mismanagement; a want of system that could hide any amount of waste and plundering; and a want of knowledge of the business on the part of the management which would have been incredible if the members of the Committee had not themselves fully vouched for it by pleading that they knew nothing, and were told nothing, and did just in a perfunctory manner whatever they were told to do; that was, to sanction without inquiry what was officially brought before them. There had been no efficient checks on the officials, or on the few Managers that managed to monopolise control, and there had been no efficient checks, either, with regard to the inter-dealings between the Central Store and the Branches which got their supplies from it. Later on the article pointed out that when a loss, which was not accounted for by the books and not explained to the officials, came to the knowledge

of the members of a Co-operative Society, they should spare no time, effort, or expense in getting to the bottom of it. Otherwise their checks and improved book-keeping and new Managing Committee might not be able to stop the mischief. In a final word the Editor remarked that whether it had been due to collusive fraud or individual dishonesty, or whether it was simply the result of long-continued muddling, the loss sustained by the Society must be traced to its real origin before things would be in a healthy state again, and before suspicion could be removed.

On Wednesday, February 6th, 1878, the adjourned General Meeting was resumed in the Temperance Hall, Mr. J. Howells in the chair. The attendance of members was again large.

Mr. G. A. Millar, one of the members of the Investigating Committee, said the labours of that body had been prolonged on account of the difficulty of discovering any trace of the deficiency. The large falling off in trade at one of the Stores had been attributed to the opening of a new Store in Scott (Campbell) Street, which, it was said, had, to a great extent, taken the trade from the older Stores. The Committee had striven, by questioning as many of the customers of the new Store as possible, to ascertain if there was any foundation for this argument, and Mr. Dewhirst would have something to say on the matter. As to an alleged alteration in the stock book—of which a good deal had been said at the earlier meeting—it had been ascertained that this book had been "knocking about" the establishment, liable to be tampered with by anyone.

Mr. Dewhirst said that the Committee had not been able to discover how the deficiency of at least £1,800 in cash on the last balance sheet had risen, but he was able to say that in the Low Street Store during that previous half year, a year ago, there had been an excess of £200 in checks over cash; last half year the Auditors reported that there was in this Store an excess of £200 in cash over checks. The Investigation Committee now found from

an examination of the affairs of the Scott Street Store that in reality there was an excess in last half year of £500 in checks. At the same time it was found that in the Bridge Street Store, where an excess of £1,200 worth of checks had been reported a year ago, no less than £1,880 worth of checks more than money had been brought in during the past half year. At the Bridge Street Store, also, a large offal trade was done, and upon this no checks were given.

Later on Mr. Scott said that when Mr. Nuttall was with them a few months ago for the purpose of auditing the accounts he made out the debts at £500 more than was stated in the March balance sheet. The investigators had now ascertained that the exact amount was £300 paid out in error in March, and £306 had also been paid in September which should not have been paid. As far as they could make out, also, the share capital had been understated by £103. There had been some £700 actually made during the present quarter; and a glance at this balance sheet would show how easily things could be covered up.

Mr. Nuttall reviewed what he had said on his previous visit, when he had had only a hasty inspection of the accounts upon which to form his opinions. He had stated that as far as he could see from the accounts there had been no dishonesty, but he would not like to express that opinion now. He had also stated that there was about £500 more owing for goods than was stated, but he never dreamed that the Secretary had in his hands at that time (and knew he had them) between £300 and £400 of invoices that he had never reported on the balance sheet. It would seem impossible for him not to have known that there were at least thirty accounts unentered out of sixty; no intelligent Secretary could do such a thing as that. There was no question about there having been a mistake in the previous half year, and no doubt a mistake had been made in the last one to rectify it.

Mr. Nuttall added some observations as to the loss on the Drapery and Tailoring Departments, and recommended the members either to support them more liberally

or else to give them up altogether. When their draper told them that goods had been bought in February to be invoiced in March, he simply did not believe him. The Investigation Committee were said to have found an extra profit of £100 on the flour got from the Sowerby Bridge and Halifax Works. This, of course, only made everything else appear in a worse light. He had still a strong conviction that this loss could not have occurred in one half year alone, but that errors in former half years had caused the position of the Society in the last half year to be wrongly stated in order to give the accounts an appearance of squareness. He saw that their expenditure on the business done was 1s. 4d. in the £. This was very extravagant, and nearly twice as much as the average of Stores in England. The only way of lessening it was by doing more business. He thought that they would find that at the end of the next half year there had been a fair dividend earned.

Several questions were put to Mr. Nuttall as to the proportions of dividend allocated respectively to members and non-members, as to the check system, and as to the general working of the Society. The question as to the possibility of defrauding the Society by manufacturing checks was also discussed, and someone considered that this was a probable solution of the difficulty that had been brought to light.

Mr. Dewhirst replied, however, that the books had been inspected, and it was found that this was not the case.

The balance sheet for the quarter was passed, and a Committee, consisting of Messrs. R. Driver, J. Holmes, J. Smith, and Thos. Mason, was put in. Mr. John Binns was appointed Auditor.

In a sketch of the stirring events of the time—evidently drawn from the personal recollections of the writer (without doubt, Mr. Millar himself)—the *Bee* for November, 1881, tells how, on the evening when the dividend should have been declared, the large room over the Central Store was besieged by an excited crowd of members, who so packed the room, filled the staircase, and overflowed into

the street that an adjournment to a larger hall became necessary. Having arrived there, the Committee made melancholy confession that the money for the dividend—amounting to about £2,000—had disappeared. Angry voices demanded an explanation. Where had the money gone to ? Who had got the " divi." ? All inquiries were in vain. Neither Committee nor official could give any information on the subject. For ought they knew the business had proceeded as usual. They had sold more goods than ever and thought all was going right when, suddenly, they found that all was going wrong and the money fast disappearing; all they had left to show for the half year's business being some small sums derived from outside Societies in which they held shares. Being unable to obtain any satisfaction, the meeting became greatly excited, and for a time the fate of the Society hung trembling in the balance. At length calmer counsels prevailed, and a Special Committee was appointed by the members to investigate and report. The Committee at once entered on their labours. They soon found abundant evidence that the system upon which the Society had been conducted gave ample opportunity for fraud or waste without leaving any trace as to who the guilty parties were. Such was the substance of the Investigation Committee's first report. A Co-operative Accountant was called in, but his labours threw little additional light on the subject. It was plain, however, that the mischief had been going on for a long time. The crisis was the outcome of the defects of a system that had long ceased to be adequate to the necessities of the case. The Congress Board was applied to, and promptly responded by deputing Messrs. Crabtree and Grimshaw to visit the Society. Only Mr. Grimshaw was able to come at the time counsel appointed, and he gave the Committee valuable and advice respecting the future working of the Society.

The Investigation Committee made their final report, recommending certain changes in the staff of servants, a thorough reorganisation of the system of management, and the introduction of the check system at all the Stores.

A strong Committee was appointed, and, under the presidency of Mr. John Howells, commenced the laborious task of carrying out these recommendations. It was uphill work for a long time. A few timid investors withdrew, but the purchasing members stood firmly by the Society. With confidence restored, the Society regained more than its former prosperity, the value of the new system being clearly shown by the fact that the dividends have maintained a higher level than they had ever reached under the old system.

One of the little touches of local colour that give life to a picture is that afforded by a member whose father was elected upon the Committee that had the task of steering the local Co-operative ship into smoother waters in 1877 and later. The father—who may be called Jones—was connected with a friendly society's lodge, and a fellow-officer, the late Mr. Thomas Smith, who had been both Chairman and Treasurer of the Co-operative Society, said to him one night in his homely way: "Joe, arta bahn to draw thi brass aht o' t' Co-op.?" "Noan soa," replied Joe, "I hevn't so mich in, but it's bahn to stop wheer it is, ivvery penny on it." "Well, then," said Thomas, "wilta stand if we propose tha for t' Committee?" "Ah'll see what t' wife says," replied Joe; "shoo's t' main to do wi' t' Co-op." As Joe told the tale a day or two later, it went on something like this: "Well, Betty, what's ta think abaht it?" "Well, she said, "ah expect some'dy'll hev ta stand." "Aye, but that's nobbut hawf an answer," he went on; and then she said: "Well, tha mun stand;" and stand he did, and for eleven years, sometimes working at the job till after midnight, he helped to pull things round. Such were the men who brought back confidence into a concern that but for self-denying toil and thought would have gone on to the rocks.

Thus ended the gravest crisis in the history of the Keighley Co-operative Society. It might have been dismissed with a mere apologetic reference, or an attempt to find excuse for the mistakes, or worse, that had brought

such a situation about. But a Co-operative Society is on a very different footing from a private concern, and, while nobody expects its Committee to disclose to the public the details of their buying and selling, whether of commodities or real estate, their general actions are exposed to the light of day, and the membership openly discuss, without fear of what any retail trader or the public may learn in consequence, percentages of profit or loss in any department of their business, and have their accounts published broadcast in the fullest detail. There may be inconveniences attaching to such minute disclosure, but they are far outweighed by the confidence which they rightly inspire in a large membership that must entrust the details of its business to a small and changing body of Directors.

The fulness of such a statement every quarter for the Keighley Society dates back to the reorganisation that followed upon the events of 1877, and its prosperity has had no real set-back since then. The period of half a year was felt to be too long to check efficiently the operations carried on, and the General Meetings have been held quarterly ever since, the serial number of each successive Quarterly Meeting being made to harmonise with the actual age of the Society, that for December, 1909, for example, being called the 197th.

CHAPTER VIII.

1878-1880.

Reorganisation—Bonus to Employees Dropped—Some of the Society's Presidents—Sewing and Wringing Machines Dealt In—Mr. Hartley Whitaker Elected Secretary—"XL" Paper Check System—Proprietary Medicines Stocked—Relief of Local Distress—Penny Bank Started—Insurance of Society's Properties—*Keighley Co-operative Bee* issued (Nov., 1879)—Educational Progress—Benefits of Co-operation—Library Formed—Benefits to Co-operative Members Further Illustrated.

WITH the adoption of the balance sheet the crisis may be said to have closed, and the Committee and Society set themselves resolutely to the work of reformation. Before the meeting of February 6th, 1878, separated, the resignation of Mr. William Scott as Treasurer was accepted, and a Committee was appointed to revise the rules. At a Special General Meeting on April 8th, among alterations of rules that received approval was the fixing of the entrance fee at 2s. 6d. and the prohibition of membership to any company or society. The dates of Quarterly Meetings were fixed; members were required to possess two shares; not less than 1 per cent of the profits was to be carried to the reserve fund, and 1 per cent was to be allowed to the educational fund; and the dividend to non-members was to be three-fourths of that paid to members.

The last Half-yearly or first Quarterly Meeting was held on April 29th, 1878.

At a Special General Meeting held on the same date it was resolved that no bonus should be given to the Society's employees. This may have been one of the echoes of recent events. Another was a reply to the Merthyr Tydvil Society on June 27th, expressing regret at inability to help them, "as we ourselves are passing

83, LOW STREET, DRAPERY (formerly Central) STORES.

through a great crisis in the history of our Society." The feeling of unsettlement took a long time to allay, and at the July Quarterly Meeting of 1878 there was even a motion to dispose of the Bradford Street land, but this was fortunately defeated. Although the long-continued depression in trade had helped to lessen the turnover, the improved management had enabled the declaration of dividends of 1s. 6d. and 1s. 1½d. in the £—no bad result at such an early stage in the recovery. The revision of rules was again under consideration.

The late Mr. Charles Dewhirst, though not one of the Founders of the Keighley Co-operative Society, in the sense of being among the names on the first list, did more than the majority of those early in the field to till the soil and care for the growing plant. The son of an overlooker at Sugden's Mill, Fleece Street, he was born after the removal of the family to the neighbourhood of Hebden Bridge, and always retained something of the Lancashire border twang. About 1848 they returned to Keighley, and lodged for a time at Low Bridge in what became part of the Fire Brigade Station. Charles learned the trade of weaving, and became an overlooker at Low Mill, remaining in the employ of Messrs. I. and I. Craven for about 27 years. After a short time at Messrs. William Lund and Son's, North Beck Mills, he became Managing Director at Fleece Mills, but retired some time before his death. He married the sister of the late Mr. William Keighley, one of the Founders and an early Secretary of the Society, and the connection seems to have brought him into touch with the movement, for so early as April, 1862, Mr. Dewhirst became President of the Society, and, with little intermission between then and April, 1875, he occupied the chair for twelve or thirteen years. He had another link with the movement in his fellow-overlooker, Jonas Hudson, who came in between as Chairman of the Society in October, 1866, and who was one of the more cautious and economical members of the Board, who thought twice or thrice before allowing anything to lessen the prospective dividend.

Whatever Mr. Dewhirst took up claimed his undivided and whole-hearted allegiance, and he was unsparing of his time and labour in promoting the welfare of the Society. On his way home from the mill he would look in at the Store in New Bridge Street—now the beginning of South Street—and see what needed attention, and would then admit the claims of a hurried meal in what was left of the dinner hour. Thoroughness and persistency were his leading characteristics. If he had a weakness, it was seen in his desire to superintend in person all the details of a business which was growing beyond the control of any but a person who could give his whole time to it, and the resulting disappointment at inability to accomplish the impossible left in his mind a sense of failure, and of want of consideration on the part of those who had done less than he for the concern. Then his newer position with the Fleece Mills Company, and the friction that developed with the Society later on, helped to foster a feeling of estrangement, though he continued his association with the Society. In later life he doubtless found, as many others have done, that in entering upon separate business interests their training with the Co-operative Society management has proved to be a most valuable one. Mr. Dewhirst died at the age of 73 on December 5th, 1903.

Of other early Presidents of the Society not specially referred to in the course of this work a few words in passing must suffice. Mr. Ben Sharp, the third occupant of the chair, was another partisan of the Foreign Affairs cult, and a quiet thinker of good appearance. He served his time at Messrs. Hattersleys, and went at the age of about 22 to Burlington Shed, becoming foreman in the preparing machinery department. He died in 1895, aged 66.

Mr. Thomas Smith, the seventh President, was a joiner, a shrewd, hardworking, persevering man, who formed his own opinions in the independent way characteristic of the intelligent Keighley working men of fifty years ago. A facial trouble afflicted him for many years, but he bore up bravely under it. He did not live to see his daughter a

Mayoress of the borough, dying, as he did, Feb. 23rd, 1886, in his 76th year.

Of Mr. Jonas Hudson, the ninth President, something has already been noted. A Silsden man, he came to Keighley, and was for long a weaving overlooker at Messrs. Cravens. He did not favour extensions involving considerable outlay, and big grants out of profits generally found an opponent in him. At the same time he was well-intentioned and a thorough-going Co-operator. He died at the ripe age of 84 on September 18th, 1898.

His successor in the presidency, Mr. John Vickerman, was a wool-sorter, who worked at Cabbage Mills, and also at the Old Barracks in Townfield Gate. Few could wish for a better or shorter epitaph than the one expressed of him by a member of his family: "He was a very just man." He died about 1873.

Mr. John Buckley, the eleventh President, was another of the working men who have done so much voluntary work for their class in connection with friendly societies. He was one of the promoters of the Friendly Societies' Gala Committee, and was secretary of a sick club for a long time. Joining the Society in the early years, he was Assistant Secretary for three years up to April, 1875, when for six months he filled the presidential chair. His occupation was that of a card-cutter for looms at the Low Mill. He died April 6th, 1882, aged 49 years.

Mr. Charles Hutton, the Board's twelfth Chairman, occupied the presidential chair in 1875-6. He was another example of the skilled artisan who rose to a commanding position in the workshop, while his evenings were given to the promotion of mutual trade. He was an enthusiastic politician, taking an active share in the work of the Liberal party for many years. He finally went to live at Morecambe, where he died November 27th, 1901.

Of the late Mr. William Mason, the thirteenth President, little can be said. He came to the chair in difficult times, for the great crisis occurred which shook

the Society to its foundations. The trouble, it was admitted on all hands, had not grown up in a day, and those in charge at the time had no doubt more than their fair share of anxiety and misunderstanding to bear. Of Mr. Mason personally it may be said that, in his work for the Society, as elsewhere, he was ever ready to give a helping hand to others.

In the minutes of August, 1878, there is a mention of dealing in sewing and wringing machines.

On August 15th, 1878, occurs the record of an honorarium of £2. 2s., coupled with a vote of thanks, to Mr. Grimshaw, for his services in connection with the balance sheet. It is to Mr. Grimshaw that the Society really owes its initiation into the preparation of its quarterly statements in the present form, and, in fact, the reorganisation on improved lines of its whole system of book-keeping.

In connection with Mr. Grimshaw's services, and a new system of check that had been brought up by Mr. Millar in November, 1877, it should be mentioned that up to this time there had been no real knowledge of the amount of tin checks in circulation. By what was called the "XL" system a paper check was issued to the customer, who exchanged it at another counter for the tin checks. But although this provided a record capable of being computed later on and compared with the checks in stock, yet the system had its defects, especially at meal times, when the staff was shorthanded. It has since given place to the triplicate system, which was adopted at the October Meeting in 1898.

An old member of the Society told the late Mr. G. A. Millar how business was conducted at the shop counter at the outset. Each purchaser was supplied with a small book, in which the salesman entered every purchase made, and a similar entry was made in the Agent's ledger, as a check. The system took up so much time, and was so imperfect, that the tin check system was soon afterwards introduced and continued for many years.

At the end of the September quarter, although there had been again a loss in the Tailoring Department and a slight falling-off in membership, the sales had increased, and the dividends went up to 1s. 8d. and 1s. 3d. in the £.

On October 30th, 1878, the Quarterly Meeting elected Mr. Hartley Whitaker as Secretary, in accordance with Rule XV. of the revised code, and this position he has since continued to fill with credit to himself and increasing usefulness to the Society. His ripe experience is always freely placed at the service of the Committee, though, curiously enough, he is not invited to sit with them on Committee nights, an omission that must involve a considerable waste of time where often a word volunteered in the course of discussion would save time on the one hand and the trouble of a formal reference to him afterwards on the other. This anomaly, like most others, has probably grown up unintentionally.

The employees of the Society now began to be subjects of more thought and consideration, and it was agreed that on November 16th all the Stores should be closed at 7 p.m. on the occasion of the Tea Party, in order that the employees might be able to attend the public meeting and hear the principles of Co-operation expounded. They were also granted the use of the large room over the Low Street Store for entertainments on condition that drinking and smoking (!) were prohibited.

Before the year closed the Committee resolved on the addition of another new branch of business in the stocking of certain proprietary medicines.

The end of 1878 was marked by a considerable amount of local distress, which, although not so bad as in Sheffield and some other North of England centres, was still so keen that the Sandywood Club opened a soup kitchen, and a Town's Meeting was called to consider some form of public provision for the hungry. The Society was not behind in its recognition of the call to beneficence, for on January 27th, 1879, the Committee resolved that members in need should be invited to submit their case to the

Managers of the Stores where they dealt, and the names would be considered by a Special Committee. This was followed up at the Quarterly Meeting on January 29th, by the discussing of a proposal to make a grant of £20 to the town's Distress Committee. The motion was defeated, however, the Committee being instructed to dispense the relief at their discretion. On February 5th a Sub-Committee was charged with the task of investigating the cases of distress at Worth Village.

The Educational Committee's report of the work done during the year with limited means recommended the purchase of a complete set of the *Co-operative News*, and the publication of an occasional broadsheet for free distribution among the members.

In June, 1879, the utilisation of the Society's land in Bradford Street by building cottages was under discussion, and a Special General Meeting held on July 2nd decided to put up a Store there. The same meeting approved of the establishment of a Penny Bank in connection with the Society.

The Penny Bank, however, did not commence its operations until November 13th, 1886, the actuaries being Messrs. John Howells, H. Whitaker, and James Stansfield. The bank is for the encouragement of thrift among the young people under the age of 16, and has proved of great assistance in families of small means for the provision of clothing and for holiday purposes. Those who prefer to continue investing after 16 are allowed to do so, but none may enter above that age, and the interest (at $3\frac{1}{3}$ per cent) is not paid on sums above £20. The operations of the bank find a place in the quarterly balance sheet, where, on Sep. 27th, 1910, the amount due to 820 depositors was shown as £1,761. 19s. 7d. The number enrolled on the opening day was fifty-six, and the work has been steadily prosecuted from the start on Saturday afternoons by Mr. Stansfield, assisted by the Office staff in turns. It is a department of the Society's work which makes little noise—except with the clogs of the little investors—but does really valuable service for the young.

The development of business went steadily on. Orders for furniture were to be accepted after July 30th, 1879, but the members hesitated about stocking. In August it was decided to commence the clogging trade.

With the addition to the Society's real estate the question of insurance came into prominence, and in October the Low Street property, with stock, &c., was insured for £4,000, the policy being taken out with the Co-operative Insurance Company.

A red-letter day in the history of the Keighley Co-operative Society was that on which appeared, in November, 1879, the first number of the little quarterly magazine, the *Keighley Co-operative Bee*. Mr. G. A. Millar, optician, East Parade, an earnest and enthusiastic Co-operator, and one who felt that too much could not be made of the educational opportunities of such an organisation, was its Editor for a long period. The leading article on the front page of what was modestly described as "An occasional paper published by the Educational Committee of the Keighley Industrial Co-operative Society Limited for free distribution amongst the Society's members," contains the following:—

> The homes of our members are scattered over a very wide area, and we can scarcely expect to gather them all together oftener than once a year at our Annual Festival. . . . It has therefore become very desirable that we should have some medium of communication between the office-bearers of the Society and the members. One of the objects of this paper is to furnish such a medium, so that all matters of interest and importance may be brought home to the members at their own firesides, and calmly considered there. . . . But the principal object of the paper is far beyond all that. We are engaged in the building-up and development of one of the greatest social movements of our time; and our ultimate success depends altogether upon our having an accurate knowledge and appreciation not only of the true aims of the movement, but also of the necessary conditions for their realisation. Our chief mission is to educate our members and make them not only enthusiastic, but also intelligent Co-operators.

This first number is an 8-page quarto magazine, and it contains some interesting matter. In its address to non-members, it describes the Society as an association

of working men and women carried on entirely for the benefit of the working classes. Begun many years before in a very humble way, it now possessed a share capital of £15,521; did in the previous year a business of £46,981; and returned £3,901 as bonus to its members and customers. This showed what working men could do for themselves by combination. The Society had proved a blessing to many a family in Keighley, in teaching habits of forethought and careful economy, in teaching them how to live within their income and keep out of debt by paying cash for all they required, while in not a few cases the savings invested in it had helped to keep the wolf from the door when otherwise things would have gone hard with the household. The clear profits divided during the preceding eleven years had amounted to the sum of £23,901. 14s. 6d.

The work of the Educational Department was also neatly summarised in the following terms:—

Under the new Rules regular Monthly Meetings have been held in the large room over the Central Store in Low Street, on the first Wednesday after the 28th of each month, at which there has been a fair attendance. The principal subjects that have been discussed have been: The formation of a Savings Bank Department, a Cottage Building Department, the extension of the Society's business in new centres of population, and the losses arising from the credit system in connection with our coal trade. We have also had a lecture on the "Abolition of the Taxes on Travelling," and a paper on the "Check System." . . . The Reading-room is a great success, being crowded nightly by the members. It is supplied with thirty newspapers and periodicals. Of these Mr. Moss (Selby), who takes a great interest in the education of the people, supplies five magazines gratuitously every month. We have also got the nucleus for a Library, our progress in this direction being stayed by the want of accommodation in our present premises.

There is just a short allusion to the period of stress and strain through which the Society had just passed. In a brief article headed, "Our Position and Prospects," the Editor says :—

The reorganisation of the Society is now pretty well established, and its prosperity now rests on a good and secure foundation. The evils that have arisen through defective management and lax

discipline have been resolutely dealt with by the Committee, with encouraging success. All this has taken time, for the extent of those evils could only be discovered as they were successfully rooted out one after another. Much has been done, but the Committee think there is still great room for improvement, and they are determined to be satisfied with nothing short of having every Store and every department models of good management, good manners, and prompt attention to the wants of the members. . . . As the refiner's furnace purifies metal from the dross, so the crisis through which the Society has recently passed has purified and strengthened it greatly. The confidence of the members in it has never been lost, and to-day it stands stronger than it ever did before.

The first number of the *Bee* also contains a few examples, drawn from the Society's books, as to the results of Co-operation. The wife of one member, by making all her household purchases at the Stores, paid the rent of her house; while another in the course of thirteen months had seen the original investment grow by the mere addition of the quarterly dividends into more than £10.

At the Annual Festival on November 8th, 1879 (also mentioned in the first number), Mr. Walter Morrison (Malham), an enthusiastic propagator of Co-operation; Mr. Lloyd Jones, the veteran and eloquent advocate of the movement both in the 1829 form and in the later and more practicable development; and (for the first time) Mr. J. W. Mitchell (of Rochdale), Chairman of the Co-operative Wholesale Society, were the speakers.

During the early part of 1880 the chief topic of discussion at the Monthly Meetings outside that of the advantages to be gained by non-members joining the Society was the question of cottage building for members. The Committee were considering rules for this new department, and the opinion of the members would shortly be invited.

The Monthly Meeting in 1880 was recognised as a valuable means of propaganda, and the outcome of one of the discussions was the volunteering of members for service in house-to-house visitation and the distribution

of Co-operative tracts. The meetings were also devoted to the giving of interesting readings.

During the summer of 1880 the long-talked-of Library was announced in the *Bee* as in course of formation. This beginning was evidenced by the setting up of "a neat bookcase (made by one of our own members) in the large room at Low Street." This receptacle was already partly filled with books. "The case is made of yellow pine, stained and polished, and is furnished with glass sliding front to preserve the books from dust. It forms a complete section of a larger design, which will admit of extension as the funds permit of it. The section bears an ornamental pediment at the top, with the name of the founder of Co-operation—R. Owen—in gold letters, and each uniform section as it is added will bear the name of some distinguished Co-operator." And after this pardonable exhibition of pride at a hopeful if modest start, the Editor invites all who wish to read to apply for Library tickets at the next Monthly Meeting.

The Society's educational activity at this time had led to the seconding of the efforts of the Local Board of Health to improve the sanitary condition of the town, by arranging with the Manchester and Salford Sanitary Association for a supply, at half price, of their seven lectures on hygiene and general sanitation.

During the autumn of 1880 members of the Committee lent a hand with the educational work in the way of giving papers, Mr. E. Skaife dealing with "Dangers Incident to the Use of Diseased Meat," and Mr. J. Howells treating of "The Principles of Co-operation." The Library was also opened for the use of the members, and there was some difficulty in dealing with so many intending borrowers for so few books. To cope with mere numbers, Tuesday evening was added to the Saturday afternoon openings, and a gentle hint was dropped that the remedy for the paucity of literature rested with the members themselves in their Quarterly Meetings.

The propaganda spirit was very active in these days, and "Seven good reasons why you should become a member of the Keighley Industrial Co-operative Society Limited" appeared in a conspicuous position in the *Bee*. The public were reminded that the Society, being its own corn buyer and miller, had succeeded in producing a good and thoroughly reliable flour, the sales of which during 1880 had been 11,000 sacks, representing a value of £19,400. Mention was also made of the fact that twelve members had, in the course of the past three years, received no less than £327. 6s. 8d., or a yearly average of £9. 1s. 10d., which meant that most of them would thereby have been enabled to live rent free. For those who dealt with the Society, but had neglected to take the step of becoming members, it was pointed out that they had in the same period lost more than £650, which had gone to swell the profits of the members.

On September 30th, 1880, the Society reached the end of its second decade, and the total trade from 1860 had been £483,832. 19s. 6d., yielding profits to the sum of £34,314. 3s. 7½d. During this second period of ten years the trade amounted to £414,999. 1s. 3½d., and the profits to £31,278. 17s. 4½d. Taking the last year of the decade, the turnover had been £33. 17s. 2¾d. per member, and the profits £3. 14s. 7¼d.

JNO. HOWELLS,
Fourteenth President.

E. GRINDROD,
Fifteenth President.

W. THOMSON, J.P.,
Sixteenth President.

CHAPTER IX.

1880-1882.

Knowle Park Store—Butchering Business Entered Upon—The Leakage Question—Auxiliary Meeting in Connection with Co-operative Congress at Leeds—Building Rules Adopted—Encouraging Position of the Society—Progress of Butchering Department—Help to Halifax Flour Society—Keighley Society Attains its Majority (1881)—Claims of the Library and Educational Department—Membership Entrance Fee—Incorporation of Keighley (1882) and Question of Co-operative Representatives on Town Council—A Grazing Farm Discussed.

IN January, 1880, the Keighley delegates to the Airedale District Conference at Leeds on the 10th were instructed to use their discretion about inviting the Conference to Keighley, and from time to time in later years the Airedale district meetings were held here.

The new grocery premises in Bradford Street were reported at the end of 1879 to be ready for opening at no distant date, and this took place during the following March quarter. And now the Committee felt a new access of enterprise, and were in the mood by February, 1880, to recommend the buying or renting of a Store to serve the needs of the growing district of Knowle Park. This was approved at the Quarterly Meeting on February 4th, at which the dividend reached the 2s. mark. A special grant of £12 was made on the same occasion to the Educational Committee.

The growth and success of the Butchering Department of the Society's operations is perhaps one of the very best testimonials that can be adduced to the business capacity of its Managers. No branch of trade has caused so much anxiety to Co-operative Committees as this, nor has been the source of more disappointment and loss. The older and much bigger Society in Leeds had its own

uncomfortable experiences, which chilled its enterprise in this direction until 1886. As will have been seen from this narrative, the Keighley Society, in March, 1877, made its first essay with the purchase of four quarters of American beef, but it was not until August, 1881, that a Butchering Manager was appointed. The Society's first handling of meat had to do with pigs, and in November, 1881, it was stated that 112 fat pigs were being bought from members and others annually, the weight working out at 28,768lbs.

The first shop for the sale of meat was opened in Hanover Street on August 12th, 1881, and up to November it was reported that the sales had averaged £100 per week, and that the production of sausages had gone up from 100lbs. to fully 600lbs. per week. In the return of turnover in provisions for twelve months made in November, 1883, the sale of bacon and hams was given as 438 cwts. In May, 1892, there was a Conference with representatives of neighbouring Societies for the supplying to them of fresh meat, and this business was developed, especially with the Oakworth Society, to the benefit of all concerned. In October, 1892, the weekly sales averaged eleven beasts and thirty-five sheep and lambs, besides veal and pork. In the week preceding Christmas, 1899, eighteen prime, fat beasts were killed, in addition to four calves, fifty-eight sheep, sixty-six pigs, and over 1,500 head of poultry and game. The turnover during the year July, 1909, to June, 1910, will give a more adequate idea of the growth of this branch of the Society's activities in the fact that the animals dealt with consisted of 978 cattle, weighing 37,613 stones, 5lbs. (the stone being of 16lb.); 3,128 sheep, weighing 10,973 stones, 10lbs.; and 1,351 pigs, weighing 12,594 stones. As to the earnings of this department, the profits at the end of December, 1909, equalled 2s. 7½d. in the £, in June, 1910, 2s. 1½d., and in September, 2s. 6d.

Mr. Wm. Robinson, Manager of the Society's Butchering Department, is one of the oldest servants on the staff.

When he was apprenticed on October 1st, 1881, the whole of the work was done by a Manager, a journeyman, and himself, and for a long time forward the requirements of the membership were met by an average of two-and-a-half beasts per week. The staff is now twenty-one journeymen and three lads, and, in addition to the Central Store, there are no fewer than fifteen Branches which are served with meat from it. The meat itself is prepared at the abattoir in Parkwood Street. In all its growth from the little shop in Hanover Street—now occupied by Mr. Day, the baker—the business has been developed on the true Co-operative principle of providing a thoroughly good article, apart from the mere consideration of the profit derivable from it. Mr. Robinson regularly attends the cattle markets or fairs at Leeds, Skipton, and Long Preston, and visits also many of the Craven farmers to inspect and buy their stock at home. In him the Society possess a courteous, trustworthy, and thoroughly capable departmental head.

In this connection the Society has always done a large trade in pork and bacon. Formerly, before the leaner and cheaper American bacon began to dominate the market, the Society did a rather big turnover in real home-fed bacon, and all along it has made a feature of bacon of its own curing.

Work was growing upon the Committee, and in February, 1880, the Quarterly Meeting granted the members an honorarium of 6d. each per night and a Knife and Fork Tea at the end of the quarter.

The March quarter brought with it an increase of £4,249 in sales, the opening of the Bradford Street Store, no doubt, being a contributory cause; and the dividend rose to 2s. 2d. in the £. This high figure was not maintained in the following quarter, perhaps owing to the large inflow of capital, a sum of £1,000 being put out on loan in July with the Co-operative Wholesale Society.

About the same period the leakage at the Stores caused a good deal of discussion in the Committee Meetings, and in September it was agreed that a "leakage-allowance system" should be applied to all the Grocery Departments in the forthcoming quarter, the allowance to be 3d. in the £; but the latter figure was altered on September 21st to 4d. in the £, in addition to the "special allowances" as made by the Bradford Provident Industrial Society. The "leakage system," in brief, consists in debiting each Manager with the goods drawn out of the Central warehouse, at the retail price, and checking this with his sales and stock at a given period, within the margin of 4d. in the £. Of course, when the stock is taken for purposes of the balance sheet the goods at all the Stores have a percentage of their value taken off to reduce them to the level of cost.

On February 12th, 1881, the new Branch Store at Apsley Street, Knowle Park, was opened for business, and the first day's sales exceeded £30, while the average turnover during the quarter was rather more than £100 per week. The total outlay had been about £700, while a portion of the ground was left available for extensions. The accommodation actually made was calculated to be sufficient for about double the trade actually done, with very little addition for working expenses, and, in point of good arrangement and cost, this was considered to be the best and cheapest Branch possessed by the Society. The opening of the Store was celebrated with a Tea Party in Hope Mill, which Mr. W. L. Marriner had kindly lent for the occasion, and about 400 persons sat down. At the Public Meeting Mr. E. Grindrod occupied the chair, and Mr. James Hardacre (Bradford) gave an able address, emphasising the importance of using pure goods, the freedom of being out of debt, the wisdom of economy, the pride of being one's own landlord, and the utility of teaching the rising generation Co-operative ideas and ideals. Mr. Baxter (Leeds) spoke on temperance and how Co-operation went hand in hand with it. Mr. Clough spoke on the educational side of the movement. A good entertainment was given.

Signs of progress continued to be manifested in 1881. The Society's correspondence had grown so large that a private box at the Post Office was rented. Another forward step was the sanction by a Special General Meeting on March 14th of the admission to membership of any Co-operative Society in the district on subscription for the minimum two shares, such Society to have one vote by deputy.

In connection with the Co-operative Congress held this year in Leeds, a Congress Meeting took place in Keighley, in the Temperance Hall, on Saturday, June 3rd, when the Rev. H. J. Longsdon (rector) presided. The speakers were Messrs. B. Hemmings (Leicester), A. Mc.Ewen (Perth), J. Bailey (Kidderminster), and W. Scotton (Derby). The first-named characterised the Co-operative movement as superior to Chartism, inasmuch as quiet revolutions were always the most effective. The local Society was congratulated on its progress, though there was a good deal of room left for the expansion of its trading. It was pointed out how the Society really afforded the advantages of a bank to the poorer classes of the community. The enemies of Co-operation were shown to be such as only went to the Stores for the cheapest articles and on which there was the least profit.

On June 1st, 1881, a Special General Meeting considered and passed the Building Rules, and thus was placed upon a regular footing the system under which so many of the members have been enabled to take the first easy steps towards becoming the owners of their own freehold.

The Building Rules have been taken advantage of to a considerable extent, not so much for the erection of entirely new dwellings as for the acquisition of houses already built. The idea of the Committee in erecting the cottages in Bradford and Emily Streets was to retain these as a permanent investment. The limit of advance was fixed at the outset at £250 to any one borrower, but this was enlarged later on to £300. The system has a deal of flexibility about it, for a borrower who finds

afterwards that improved means are within his command enabling him to repay more than the minimum 1s. per week for each £30 borrowed, has the option of accelerating his redemptive contributions on an equitable scale. Under this arrangement some borrowers have found it possible to repay a loan in two or three years' time.

The Educational Committee's work was this year recognised by their being invited to take their tea quarterly along with the General Committee, and their names being recorded on the balance sheet.

During the latter part of 1881 the Halifax Flour Society was passing through a period of trial that threatened its very existence. Some Societies withdrew their support, and thus increased the gravity of the situation. The Keighley Society, however, was one of those which showed friendship and help just when these were most needed, and gave the Halifax concern generous support both in capital and trade. Mr. E. Skaife sat for the Keighley Society as one of the Halifax Directorate, and on January 30th, 1882, the desire was expressed at the Quarterly Meeting that he would use his best endeavours for the resuscitation of the Halifax Society. The help thus afforded was one of the factors that enabled the neighbouring organisation to recover itself, and to find its business making progress by leaps and bounds.

With the end of 1881 the Society attained its majority, and this gave the Editor of the *Bee* an opportunity for a backward glance :—

> Through many vicissitudes, arising sometimes from the inexperience or carelessness of those entrusted with the management of the Society, but oftener from the shortcomings of those who betrayed the trust reposed in them, our Society has attained its majority under circumstances that augur well for its future progress and development. The dangers of the past form the beacon lights of the future, and our prosperity is the measure of our responsibility.

In "Notes on our Balance Sheet" he congratulates the members on the great expansion of the Society's trade, the turnover of the past quarter having been far beyond that of any previous period (increase, £3,911), and showing

a clear advance also in the amount of purchases per member—£9. 8s. 9¼d., or 14s. 5d. per week. A tabular statement of the Society's business from the beginning, in the *Bee* for November, 1881, shows: Members, 2,060; total sales, £550,885. 19s. 3½d.; capital, £28,271; profits, £41,976. 6s. 9½d.; and depreciation, £2,997.

The claims of the Library were strongly urged in a paper read at the Monthly Meeting, and republished in the *Bee* for 1882. The writer, Mr. E. Skaife, argued that a Co-operative Society ought to possess a Library equal in magnitude and variety with that of any other body, for the reason that unless great intelligence as well as shrewdness were used in the management of a great commercial undertaking like their own, they might easily drift into situations as difficult and dangerous as that through which they had passed not very long before. More liberal grants for educational objects were therefore called for, and would prove the truest economy. He made the practical suggestion that a special grant should be made of £100 for additional books, and pointed out that it would not amount to a shilling per member. An appeal like this could scarcely fail to make an impression, and on January 12th the Committee recommended a grant of £40, but at the Quarterly Meeting of February 1st the question seems to have been carried over to next Monthly Meeting, which was to be made Special in order to discuss a proposal to increase the educational subvention to the 2½ per cent of the Rochdale Pioneers' standard. On that occasion the proposal was defeated by eighty-three votes to eighteen. "Divi." was too powerful yet.

In May, 1882, it was also recommended that members failing to purchase to the amount of £8 per year should have their shares reduced to two—a power, however, which does not appear to have been exercised. A proposal to reduce the interest on share capital from 5 per cent to 4½ per cent was defeated, and nothing seems to have come of a proposal on June 22nd to reduce interest all round to 3¾ per cent. The question of dealing

with accumulating capital was evidently forcing itself on the attention of the Committee and the Society.

A proposal to reduce the entrance fee from 2s. 6d. to 1s. was declined on June 7th, but this reform was subsequently brought about, and has undoubtedly stimulated the Society's growth. The reduction was not authorised, however, until October 24th, 1883.

In 1882 the town of Keighley took on a new status by the receipt of a Charter of Incorporation. This had been made the subject of a petition promoted by the Local Board of Health at the end of 1881, and resulted in a grant, to take effect in November, 1882. The attitude of the Society to the new condition of things was much canvassed in the interval, and some members felt strongly that they ought to be specially represented by Co-operative members on the new Town Council. The Monthly Meeting of August 30th, 1882, was induced to vote for a census of members in each of the six wards to be prepared, and at a Special General Meeting on September 18th a Committee was appointed to select candidates to contest five of the wards. The result of the census was to show that out of 4,395 ratepayers 1,723 were Co-operators. The result of the experiment was not encouraging for those who had urged the claim for special representation, Mr. John Howells being the only one to secure a seat on the Council, as the lowest successful candidate for the West Ward, only displacing an old member by eight votes. But although the Society has not again pushed forward its nominees into the party field—an unwise policy for an organisation including all shades of view within its membership—it has seldom been without a member or more on the Town Council.

There is an interesting note to the report for the last quarter of 1882 to the effect that the largest volume of business in the Society's history had been worked at a cost of 11½d. in the £, or under 5 per cent on the turnover. This was a substantial reduction on the 1s. 4d. in the £ of 1877.

Fresh ideas kept entering the minds of the more enterprising members of the Committee, and in a paper on the "Land Question," in 1882, the desirability of the Society using a portion of its surplus capital in rearing and feeding live stock was advocated by Mr. Nunweek. He went so far as to recommend that a large grazing farm should be taken on lease in the Craven district. He followed this up by a paper on "Co-operative Farming" before the Airedale District Conference, held in Keighley on July 14th, 1883, when the further discussion of the subject was postponed.

One effect of the paper and the discussion to which it gave rise may be gathered from the minute books, which show that in April, 1884, a deputation was decided upon to view land in the market at Otterburn, near Bell Busk. The project went no further, however, for, after consideration on the 7th and the 10th, it was finally decided to rescind the appointment.

On April 23rd, 1884, the Committee resolved to go into the milk business, and on August 7th there appears a recommendation to take up twenty £1 shares in the proposed Co-operative Farming Society, and at the October Quarterly Meeting sanction was given to this investment in the proposed Farming Society in the North-Western Section.

CENTRAL STORES, BRUNSWICK STREET.

CHAPTER X.

1883-1884.

Investments in Real Property—Parkwood Street Store and Slaughter-house — Site for Central Stores in Brunswick Street — Legal Troubles — Germ of a Jewellery Department—A Twelvemonth's Trading in Leading Articles of Food—A Half-crown Dividend Reached—Capital Continuing to Increase — Co-operative Production: Establishment of Keighley Ironworks Society Limited—Plate Glass Insurance—Assistance to Sister Societies in Distress—Some of the Society's Benevolent Grants.

AT the beginning of 1883 the Committee were empowered to invest up to £1,000 in the purchase of any property considered to be desirable for the purposes of the Society. This in itself was an indication, not only of a desire to assist the Committee in the discharge of a difficult task, but also of the fact that the funds to be dealt with were increasing as the membership and share capital kept on growing side by side. The capital of the Society, in fact, which in 1879 was only £17,375—having recovered from the drop to £15,642 in 1878—became swollen to £29,799 in the latter part of 1882. Leaving out of account operations in the centre of the town, there was a purchase of ground in Parkwood Street, on which by vote at the Special General Meeting of February 28th sanction was given to erect a Store to serve the Park Lane District. A slaughter-house was included in the scheme. Before the year ended, ground was viewed in the newly-developing Highfield neighbourhood, as a probable site for a shop, but the project was a long time in maturing.

The year 1883 was marked by a good deal of activity with regard to purchases, possible, probable, and actual in Low Street and elsewhere. A series of offers and negotiations led, in the end, to the purchase of six houses in Brunswick Street as a site for the new Central Stores.

The course of the various negotiations was a somewhat chequered one, especially with regard to the property between these cottages and Low Street. An indisposition to increase the Society's offer led to difficulties and misunderstandings, which were aggravated with the passage of time. Ultimately the Building Society, which then owned the property, insisted upon legal rights, which involved the Society in a large outlay and legal expenses in connection with the erection of closets of little or no use to anybody, and the splitting in two of what ought to have been a homogeneous block of premises. The matter was settled by arbitration, but for every extra pound originally asked for the other property the Society had had to expend ten. In the multitude of counsellors there may be wisdom, but even Co-operative Committees make mistakes, and, it may be hoped, profit by them in future transactions.

The original idea of a larger Central Store in Brunswick Street became very much expanded before it was completely realised, and in the end the purchases included fifteen cottages, a van house, a large workshop and yard—the whole representing an outlay, for what might be termed site, of £2,650. The design of the new buildings gave an elevation 32 feet high, with a frontage of 46 feet, and a depth from back to front of 36 feet. The pity of it was that a narrow side street is utterly inadequate to the proper display of premises of such a character. The architect was Mr. David Weatherhead (Keighley)

The Tailoring and Shoemaking Departments were removed to the new premises on July 2nd, 1884.

The germ of the Jewellery Department is seen in a resolution of the Committee on April 5th, 1883, to send for three watches from Coventry. In February, 1884, the stock was reinforced by a gross of spectacles, suggestive—the objectors to this new step might have argued—of a certain transaction in the "Vicar of Wakefield." Even a Co-operative department has to grow its custom like a private concern, and members do not always bear in mind

their extended facilities. The department figures in the balance sheet for September, 1910, with a profit of only 8¼d. in the £. Perhaps the new step was responsible for the name "Jewel," given by resolution of the Committee on September 25th, 1884, to the Society's foal. Gold and silver dealers' licences were taken out in April, 1885.

In the *Bee* for November, 1883, a twelvemonth's consumption by the 2,643 members of leading articles of food was thus tabulated by the Secretary:—

Flour	12,620 packs.	Bacon and Hams.	438 cwts.
Sugar	4,606 cwts.	Cheese	215 ,,
Butter	1,054 ,,	Currants & Raisins	577 ,,
Potatoes	6,250 ,,	Tea	166 ,,
Lard	1,127 ,,	Coffee	3,254 lbs.
Syrup	614 ,,	Tobacco	8,721 ,,

With the end of 1883 a half-crown dividend was reached, and the *Bee* of the following February concluded that it had touched a point that might be wisely regarded as the maximum, and that prudence dictated a strengthening of the Reserve Fund, and the augmentation of grants for educational purposes to a point that would give proof that the mission of Co-operators is something far beyond the mere distribution of cheap groceries. In those days a 3s. dividend was "beyond the dreams of avarice," and at all events the Editor of the Society's organ did not mean that the membership should be so wedded to the making of sordid profits as to forget the higher and worthier aims of the movement. During the half year the Keighley Society ranked fourth in its purchases from the Halifax Flour Society, with a trade of £5,653. It was second in June, 1910, with £12,112. 16s. 10d.

So far as actual educational work was concerned, Mr. Millar undertook to give a short lecture on "The Origin of the English Nation;" Mr. Grindrod, one on "Political Economy for Working Men;" and Mr. Skaife on "The House We Live in, and How to Repair it."

The first and second of these lectures were given, at least in summary, in a special number of the *Bee* for

May, 1884. Mr. Skaife's paper, which was really on "Elementary Physiology," was not available, and in default the Editor reproduced part of a humorous physiological sketch in the Yorkshire dialect, contributed by the present writer to the *Keighley and Airedale Tattler* in one of its earlier issues. Later on Mr. Millar discovered the author of the sketch, and offered him a perfectly unnecessary apology for the liberty thus taken.

The question of dealing with the rapidly increasing capital kept forcing itself on the attention of the Committee, and when, at the beginning of 1884, it had reached close on £40,000, the position demanded careful consideration. The members were brought face to face with the likelihood of having to choose between a reduction in the rate of interest paid on shares, and a return of the unproductive capital by some method of compulsory withdrawal. At the September Monthly Meeting some discussion took place on the question of paying out loan money and reducing the rate of interest on shares from 5 per cent to 4 per cent.

There were some of the members who considered that the time was ripe for striking out along the path—so little ventured upon—of Co-operative production. At the October Quarterly Meeting, in view of the fact that there was about £3,000 lying in the bank, and a loan account of £22,000, the decision was taken to repay all the loan money and to reduce the interest as recommended. No more loan money was received for many years afterwards.

But the idea of Co-operative production was not lost sight of, and Mr. John Hey warmly advocated at the same meeting the desirability of commencing Co-operative productive works in Keighley, under the style of the Keighley Co-operative Ironworks Limited, whose chief business should be the manufacture of washing, wringing, and mangling machines, sewing machines, chaff cutters, and such like. For these articles they had a market ready made in the Co-operative Wholesale Society, which was purchasing several thousand pounds' worth of these machines from Keighley firms every year. He concluded

his address to a crowded meeting by moving that the Committee take the preliminary steps for the setting up of such a Society, with the aid of the Wholesale and other retail Societies in Great Britain.

The scheme was proceeded with, and in July, 1885, the Keighley Society resolved to take up 200 £1 shares in the Keighley Ironworks Society Limited, and they were for some time the largest shareholders. On July 30th the use of the large room was granted for the first meeting of the Ironworks Society. This Society was subsequently absorbed by the Co-operative Wholesale Society, the Keighley Co-operative Society approving the amalgamation on May 4th, 1908.

In the Ironworks Society the principle of bonus to labour was put into practice, and on this point the *Bee* of August, 1885, hailed the new undertaking in the words: "Time is on the side of those who foresee in Co-operative production the only true reconciliation between Labour and Capital." With regard to the work of distribution, it will have been noted that in the early years the Keighley Co-operative Society paid a bonus on labour. This was dropped at the reorganisation in 1877, it being considered that it was better to pay a fair wage in a definite weekly sum than to seem to give an additional advantage in bonus which, after all, consciously or unconsciously operates in fixing the amount of wages to be offered in the first instance. This is, confessedly, a question on which not only the A.U.C.E. but members of Societies hold differing opinions, yet the fact remains that bonus is not often paid among distributive Societies, though it is general in the productive concerns, apart from the C.W.S. As far back as June, 1885, an organisation of Co-operators desirous of promoting the principle of giving bonus to labour was granted the occasional use of the large room by the Keighley Society's Committee.

The question of plate glass insurance was placed on a permanent basis in October, 1884, when the Committee was authorised to create a special fund for the purpose in

the Society's accounts. The fund was started with a grant of £30, and this has been added to occasionally.

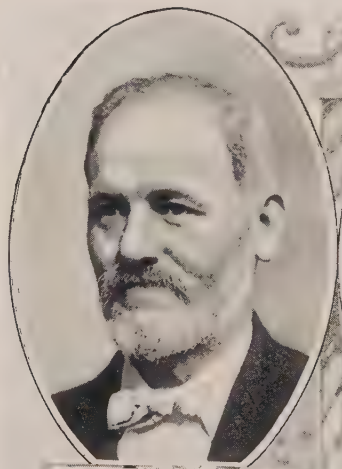
In looking through the long series of transactions of the Society, as recorded in the minutes, one cannot fail to notice one clear indication of the solidarity of the Co-operative movement in the readiness that has been shown to come to the help of sister Societies in distress. Over and over again there have been grants made, not large in themselves, but helping to swell the contributions of other Societies to a figure that must have been really substantial help to organisations suffering from depressed trade in their localities, or, it may be, from the dishonesty of somebody placed in a position of trust. This is apart from benefactions made at a time of disaster, from colliery explosion or other sudden calamity, in which the Keighley Society has either sent help by direct grant, or by consenting to one to be made by the Co-operative Wholesale Society, of which it forms a part. On December 22nd, 1884, the Committee appear to have been in doubt as to whether their contribution of 5s. to the Keighley Fire Brigade would prove acceptable to the membership, but they decided that if the action was not endorsed they would repay the money out of their own pockets.

It may be of interest to recall some of the grants of a benevolent character made by the Society, apart from the regular contributions to such institutions as the Keighley Cottage (now the Victoria) Hospital, the Bradford Eye and Ear Infirmary, &c. Among the list—which is by no means a complete one—may be found a grant of £20 to alleviate local distress at the beginning of 1879; one of £10 to the Seaham Harbour Colliery Explosion Fund in November, 1880; of £5 to the Wheatley Hill and Thornley Societies in October, 1884; of £100 to the Keighley Engineers' Distress Fund in the autumn of 1889; of £100 towards the fund for the purchase of Eastwood Park in 1891; of £2. 2s. in alleviation of distress among the Guisborough ironstone miners during the Durham coal strike in June, 1892; an approval by resolution of the grant of £5,000 by the Co-operative Wholesale Society to

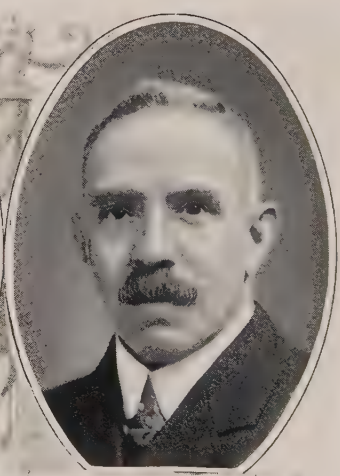
the Miners' Distress Fund; a grant of £15 to assist the New Bottle Societies in their difficulties in April, 1904; of £4 in kind for the relief of local distress; of £1,000 to the Enlargement Fund of the Keighley and District Hospital; of large grants for the relief of distress caused by the Keighley Engineers' Lock-out in 1897; of the cost of furnishing a Co-operative Ward in the new Keighley Victoria Hospital, and the subsequent increase of the Society's regular subscription to the Hospital; of a donation of £10 for the relief of shareholders in the Mexborough and Thornes Societies; and grants of substantial sums in the autumn of 1908 for the relief of local distress. The regular grants for charitable purposes are nearly £80 per year.

This is a record of which the local Co-operators have some reason to be proud. It at least defends them from the common reproach that dividends do nothing but foster selfishness. At the same time, it is a little singular that the claims of a local, struggling, unsectarian, philanthropic institution like the little Mission to the Deaf and Dumb should have been met by a blank refusal. Perhaps the matter had not received sufficient attention. When it does, no doubt this will receive a little regular help, as the sister and no less deserving Institution for the Blind has so recently done.

PAST PRESIDENTS.



J. MITCHELL, J.P.,
Seventeenth President.



J. WHITAKER
Nineteenth President.

C. H. BROWN,
Twentieth President.

CHAPTER XI.

1885-1887.

The Society Licensed to deal in Plate—The Society's Silver Anniversary (1885) and the Progress made during a Quarter of a Century –The Hughes Scholarship Fund—A Highfield Store —The "Eccles" Check System Adopted—Description of the Triplicate Gummed Sheet Check Book System (1898)— Humours of the Paper Check System—Opening of Brunswick Street Central Stores –A Members' Flower Show—A Dismissal Incident—Married Women as Members –Committee Elections —Clock, Watch, and Jewellery, Hat, Cap, and Hosiery, Millinery, Dress, and Mantle Making, Pork, and Coal Departments.

IN April, 1885, the Secretary was empowered to take out licences to deal in gold and silver plate.

During the summer of 1885 preparations were made for fitly celebrating the "Silver Anniversary" of the Society, and the occasion was a memorable one. At a Special General Meeting on August 26th it was decided to give a Free Tea to all members and their wives or husbands over 60 years of age, and to hold a public meeting in the Mechanics' Institute simultaneously with an entertainment for the juveniles in the Temperance Hall.

The occasion was notable for the opportunity it gave the membership to take stock of the progress made in a quarter of a century. From the little shop in Church Green the Society's operations had expanded year after year until they had a Central Store in Low Street and a girdle of seven Branch Stores serving the parts of the town away from the centre. Besides these offshoots of the general grocery trade there were now in operation separate departments for drapery, tailoring, shoemaking, clogging, and for dealing in butcher's meat and coals. The fine new block of premises in Brunswick Street, rapidly approaching completion, would itself be a

permanent memorial of the celebration. The Committee and officials might be pardoned for taking a gratified retrospect on this occasion. They openly and candidly admitted the errors of judgment and the want of good management which had occasionally been manifested, and the losses arising from carelessness or dishonesty of some in whom confidence had been placed; yet, after discounting all these drawbacks—which were more or less the lot of all large undertakings—there remained the solid fact that the concern had grown to the point of producing, from the start, no less than £86,578. 13s. 7½d. in profits, and had reached an annual turnover of more than £100,000; while the little band of thirteen souls who first put their hands to the work had increased to a membership of 3,455. Money and members, indeed, might be put into figures, but who could tell what advantages, both social and moral, had been conferred by the Society upon the working classes of Keighley?

The Silver Anniversary *Bee*, besides recalling these facts, pointed out how actively the work of the Educational Department had been carried on since the reorganisation of the management seven years before The Free News and Reading-room at the Central Stores had proved a great success, as had the establishment of a Free Library. This now contained over 1,000 volumes, of which 800 were issued per week. A Newsroom was also in operation at the newest Store, in Parkwood Street. Mr. G. A. Millar, to the regret of many members, announced in the same number his intention of resigning the editorship, to which he had devoted six years of pleasant labour.

The public celebration of the Silver Anniversary of the Society took place on November 7th, 1885. Less space was given to the record in the local press than such an occasion deserved, but the many members now living who took part in the celebration will long remember it. There were seven Tea Parties at schoolrooms in various parts of the town, and about 350 of the older members

were the honoured guests of the Society at the beautifully decorated National Schools. Altogether forty-five hams had to be provided for the festival.

Mr. E. Grindrod, by virtue of his presidency, took the chair at the big meeting in the Mechanics' Institute, and was accompanied on the platform by Mr. T. Wilberforce (Chairman of the Central Co-operative Board and President of the Leeds Co-operative Society), Mr. Samuel Lever (Bacup), Mr. Mitchell (Halifax), Mr. Chapman (Bingley), and several prominent members of the local Society.

The Chairman sketched the history of the Society, and said the purchasing power of the members in the first year of its existence had been £27. 18s. 2d. per member. If 500 Co-operators would consent to lay aside their dividend of 2s. 6d. in the £ for one year they would have accumulated by that means alone a capital of £1,812. In view of that possibility he claimed that it was time their energies should be turned in the direction of Co-operative production. An effort had been made in this direction by the formation of the Keighley Ironworks Society, in which 1,000 shares had been taken up, but he wished to see further assistance given to the movement. He desired to thank the members for the work accomplished in the past, and to express the hope that a more loyal devotion to Co-operative principles would mark their efforts in the future.

Selections of music were rendered by Spencer's Quadrille Band and by Mr. Dunderdale's Glee Party, and Mr. J. B. Eccles (The Baildon Poet) gave dialect recitations. The juvenile Co-operators had their own treat in the Temperance Hall, where the Keighley Hand-bell Ringers gave choice selections, and Mr. Turner (Manchester) manipulated the magic lantern for their enjoyment. The celebration, as a whole, was most successful.

It is pleasing to note that in September, 1885, the Keighley Society associated itself, if only by the subscription of a single guinea, with the Hughes Scholarship Fund, which memorialises the yeoman service, as one of

the Christian Socialists, which the author of "Tom Brown's Schooldays" rendered to the cause of Co-operation in times when its opponents had a great many unkind things to say of it. Wrote Holyoake:—

> Not less honour and regard are due to those gentlemen, who, owning the Christian faith, and having the advantage of higher culture than befell the majority of the humble members of the movement, did not hesitate to risk the unpopularity of sympathy with their rightful aims, and made sacrifices greater in a pecuniary sense, in order that social equity might prevail in common life, and commerce be redeemed from fraud and the poor from precariousness.

The Society kept on extending its trade, and as the town continued to grow it became necessary to meet the convenience of members dwelling in the newer localities. The question of a site for a Store in the Highfield district was under consideration in the summer of 1885 and the early part of 1886, ending in the purchase of the corner site in Belgrave Road and Highfield Lane in February of the latter year from Mr. Davis (Bradford). The same month found the improvement of the Newtown Store under consideration.

The system of metal checks in use by the Society for many years was much discussed in the spring of 1886, and the general opinion was that a change had become desirable, though the leakage system was acknowledged to be a good check on operations in the Grocery Department. The change recommended was to what was known as the "Eccles" system—the third which the Eccles Society had tried during its twenty-seven years' existence. In an informing paper on the experiences of this Society reproduced in the *Bee* for May, 1886, Mr. Royle stated that at Eccles they commenced with the ordinary tin check system, but found it inadequate when the Society's servants became numerous. They then changed on to the "XL" system, as at Keighley, where, as our members will recall, the customer had to receive a paper check when paying for the goods, and then exchange it for metallic ones at another counter before leaving the shop. If an improvement on the old arrangement, it still

left much to be desired, especially during the shopmen's meal times. The Eccles Committee cast about for an improvement, and in the end adopted the system drawn out by Mr. Wood (formerly accountant to the C.W.S.). The cost to the Eccles Society of the "XL" system had been 3s. 2½d. per £100 of sales; that of the "Eccles" system—as it is now called—2s. 7d., and it was reckoned that they also saved 10d. per £100 in clerical wages. Three years' experience had answered the most sanguine expectations.

The Keighley Society adopted the "Eccles" system at a Special Meeting on June 2nd, 1886, and it continued in operation until the change in December, 1898, to the modification known as the "Triplicate Gummed Sheet Check Book System." During the first quarter of 1899 400 books, each containing 986 purchase slips, were in use, representing a total of 394,400 transactions and a value of £50,242. 5s. 3d. The turnover, ten years later, had risen to £61,673. 14s. 8d.—an increase of no less than £11,431. 9s. 5d.

In a separate room at the Central Stores Mr. Butterfield and his staff of three intelligent girls are busily engaged all day long in dealing with the gummed sheets handed in by members, and not only verifying the totals, but noting any discrepancies and tracing them back to their source. This little department can only be visited by special permission, but those who have enjoyed the privilege will have been struck, not only by the magnitude of the operations of a great Society like this, but with the ease with which irregularities can be brought to light under this system of check. The putting down of a few figures upon a piece of paper is so simple an operation that the alteration of or addition to a number would seem to be the easiest possible thing to do. A couple of minutes' talk with Mr. Butterfield will change that opinion, and the comparative rareness now of the rather numerous cases of tampering with the paper checks just after the change came into operation is itself proof of the efficiency of the newest system. The elaborate and individualised

arrangements for checking the books of each Store acts well also with regard to the staffs there. It cannot but be felt by the Society's servants themselves that such a check is a good thing for them as well. If dishonesty were to occur it would be so localised that the general staff could not be included within the blame attachable to a single individual.

The change from metal to paper checks did not, of course, take effect without running counter to the ideas of some who had grown accustomed to the older system. At the Quarterly Meeting of January 25th, 1899, a lady member declared in her homely dialect that "she could bake a bakin' wholl they wor gettin' t'checks off." And she added: "If yo send yer childer for 'em they loise 'em, an' if yo' bring 'em home yer husbands leets the'r pipes on 'em. Ah heeard one woman say shoo sent fer some bacca fer her husband. When t'check came home he let his pipe on't. Shoo said: 'Tha's done me thrippence-hawp'ny!' Let's hev 't like we've hed 'em afore. Ah've goan into t'Co-op. an' stood an' waited wholl ah could ha' knodden a stooan o'breead wholl they rave ma t'check off."

On April 24th, 1886, the new building in Brunswick Street was opened, the occasion being marked by a Lantern Lecture on "Co-operative Thrift, as Exhibited in the History of the Halifax Flour Society," given by Mr. Hargreaves Jackson, its Secretary and Cashier. Part of the evening was also devoted to the presentation of books to the value of £10 to Mr. G. A. Millar for his seven years' labours as Editor of the *Bee*. Mr. Grindrod, who made the presentation, urged the need for more educational work in connection with the Co-operative movement. Mr. Millar acknowledged the gift in a few pregnant words, which were at the same time prophetic, though destined to be realised by a different agency. He looked forward, he said, to the time when in connection with their movement there would be created a system of insurance whereby the members might, by the payment of a small

regular sum, have a competency assured for old age, so that they could spend the evening of life in peace and comfort.

The registered office of the Society was removed from 83, Low Street, to the new premises on June 2nd, 1886.

In June, 1886, there was again an overhauling of the rules, and among other changes it was agreed that the share interest payable to members who failed to purchase to the extent of £2 per quarter should be reduced from 4 per cent to 2½ per cent.

During the summer of 1886 the Educational Committee ventured on a new departure in the shape of a Flower Show and Exhibition for members and their children, but the experiment was not an encouraging one.

In August of the same year occurred an unpleasant incident in the dismissal of two of the Society's Managers. A Special General Meeting was the outcome, at which the Committee were asked to reinstate the Managers. The Committee met on the following night and agreed to accept the recommendation. In a retrospective note in the *Bee*, Mr. G. A. Millar sums up the position in a few sage sentences. "An act of thoughtless indiscretion on the part of one of the Managers," he wrote, "had led to the whole of them taking a step which entirely discredited the authority of the Committee; this in turn led the Committee to assert their authority in a somewhat arbitrary and hasty manner, and for a time the peace and vital interests of the Society became endangered." The incident, which had derived most of its gravity from the fact that it was being made use of by some for ulterior purposes, passed over, and both sides to the dispute no doubt learnt from it the wisdom of avoiding such hastiness in future. It is hardly to be expected that any large concern can always steer clear of unpleasantnesses, and the Keighley Society may be congratulated on the fewness of such incidents.

On September 8th, 1886, among other modifications of the rules, was the important provision allowing a married woman to become a member in her own right. As to the

Committee, it was laid down that this body was to consist of thirteen members—your Keighley man laughs at superstition—to be elected annually, and to retire three, three, three, and four in successive quarters. The Committee were to appoint their own President, Treasurer, and Secretary, and a member after having served five years continuously was not to be eligible for re-election until after the expiration of twelve months.

During the September quarter of 1886 the clock, watch, and jewellery business was begun in Brunswick Street, and rules were drawn up for a Club in connection with it. Before the end of the year the opening of the hat, cap, and hosiery Store was announced; millinery, dress, and mantle making were started; and the Butchering Committee were commissioned to inquire into the matter of commencing in the pork trade.

The commencement of 1887 was marked by a decision of the Committee to give up all private agencies for wringing machines and furniture, and to buy the former of the Keighley Ironworks Society.

The coal business of the Society had now grown to such dimensions that a demand was made for a special siding to be set apart in the Midland Goods Yard, and this was acceded to. Some idea of the trade done by the Society in this necessary of life may be gathered from the fact that the turnover has now grown to some 20,000 tons per annum.

CHAPTER XII.

1887-1890.

Friendly Relations with Neighbouring Societies—Beechcliffe Store—Secret Commissions—Apsley Street Stores—Tripe Business—Stables in Coney Lane—Indicator System Adopted at Library—Land Bought at Ingrow and Lund Park—Spring Bank Store—Death of Mr. G. A. Millar—Engineering Strike—St. John Ambulance Classes—Bakery Established; Later Growth of its Output—Educational Activity.

THE Stores were relieved early in 1887 from the trouble and distraction to business caused by the paying-out of dividend at each place. The Office staff undertook to pay it at the Assembly Room, and this plan has been followed ever since. The ever-growing labour is very trying and exhausting for the officials, but they perform it ungrudgingly and cheerfully.

The relations between the Keighley and neighbouring Co-operative Societies appear to have been friendly and considerate throughout. Arrangements have long been in force with several of them for the allowance of a liberal percentage on purchases. This has led to a good deal of business with the members of Societies further up the Worth Valley. Nor does any disposition to overlap appear to have been manifested by the town Society. In proof of the contrary, when in March, 1887, the question of meeting the convenience of members in the Ingrow district came up for serious consideration, the views of the New Road Side Society's Committee were invited with the object of ascertaining whether they were prepared to cater for a district that might be properly regarded as within their rightful sphere of influence. It was only after finding that they had no desire to undertake fresh obligations that the Keighley Society went forward.

This was not the only work of extension that was in contemplation in the Queen's Jubilee Year. A Sub-Committee was charged with the duty of looking out for a site

GENERAL COMMITTEE AND OFFICERS, 1886.

Top Row: R. Parkinson, B. Birtwell *(Auditor)*, Jno. Hey, Jos. Lund, J. Bennett.

Middle Row: J. Mason, J. Watson, Jno. Mitchell *(Treasurer)*, L. Grindrod *(President)*, H. Whitaker *(Secretary)*, Jno. Howells, A. Overend
Bottom Row: L. Bailey, J. Binns *(Minute Secretary)*, J. Waddington

for a Store in the rapidly developing Beechcliffe district. This ended in the purchase in February, 1889, from Mr. William Milner of a grocer's shop, to which a beer licence was attached. True to its traditional policy on the drink question, the Society magnanimously allowed the licence to lapse. Two houses were also acquired.

The question of providing a room for conversation, &c., was discussed at the April meeting, but the subject was deferred. It is true that in some towns such conveniences have been provided by the local Co-operative Society, but the Keighley Society, probably owing to the existence of so many institutions of a social character, and in view of the difficulty of adequate supervision, for a long time fought shy of the subject. However, accommodation was ultimately provided, first at the Central Stores, and afterwards at Apsley Street, Parkwood Street, Worth Village, and Bradford Street, for conversation and the playing of draughts, but those at the Central and Apsley Street were closed later on.

The new Beechcliffe Store was opened on Saturday, April 6th, 1889, with a Tea and Public Meeting in the Utley Congregational Schoolroom. The President (Mr. E. Grindrod) from the chair sketched the history of Co-operation from the early days, when they had no idea of what profit meant, and contrasted them with the past year, in which he declared they had actually been able to make 30 per cent profit on the capital employed. He congratulated the people of the Utley neighbourhood on the fact that £15 had been taken over the counter of the new Store on its opening day. Mr. Joseph Holden (Leeds representative of the Co-operative Wholesale Society) described the operations of that great organisation, whose chief feature was that the goods it provided were pure and unadulterated. He argued that those who took up the Co-operative principle and applied it to their daily life became better men, better women, and better citizens. Mr. Alfred Overend emphasised the duty of the members to see that their representatives on the Committee were men of character and the strictest integrity.

The Rev. J. Haigh eulogised the movement because of its teaching the duty of mutual help.

On May 5th, 1887, occurs a note in the minutes to the effect that an attempt had been made by the representative of a firm with whom the Society was dealing to bribe a Manager by the offer of an extra commission. It speaks well for the probity of the official concerned that the matter was at once reported, and a letter of exposure was sent to the firm. This circumstance has probably a connection with a general advance of salary made to Managers on May 23rd, 1887. In September of the same year another of the Society's Managers received commendation for refusing a similar offer; and again, in January, 1888, the Secretary had a like compliment paid him, and business with the offending firm was closed. Insidious approaches of this kind are so difficult to detect, and even when acknowledged are so liable to suggest that yielding material must exist somewhere in a concern, or they would never dare to be made, that officials are deserving of more than ordinary praise when they call attention to such overtures. Two or three exposures of the kind have cleared the Committee's minutes of this class of entry, and the Society's almost uninterrupted progress bears its own testimony to the absence of the drain of profits which the existence of secret commissions is sure to bring about.

A proposal to provide an illuminated clock over the Office door was approved in May, 1887, but it came to nothing, and the members who have not yet patronised the Jewellery Department for a reliable timekeeper have had to beguile their wait in the long queue on dividend days by listening for the chimes of the Prince Smith clock.

Tenders were accepted on May 16th, 1887, for the erection of shops at Apsley Street.

The business done in the June quarter of 1887 revealed a loss of £196 in the Boot and Shoe Department, instead of an expected profit of £120, and the outcome was a change in the management of the department.

In July of the same year a motion to take up shares in the Manchester Ship Canal was rejected. The matter had already been mooted at the previous Monthly Meeting, but it was felt that such an investment was a little outside the scope of the Society's operations, and that the Canal was not likely to be of much benefit to this particular district.

On July 26th the Committee decided to enter the minutes of Monthly and Quarterly Meetings in a separate book. There is much to be said for this course in point of convenience, but it has entailed some loss to this record, for, unhappily, the minutes of such meetings, from this date until November, 1893, have disappeared, and much search has failed to trace them. Shift has consequently had to be made with the file of quarterly reports, and with such casual record of the business done as are to be found in the local newspapers, and it may be that here and there a recommendation may have been defeated or referred back instead of adopted. Still, as a whole, the records of the Society are still available to a much greater extent than is the case in some Societies.

The Committee would not entertain the idea in August, 1887, of organising a Furnishing Department, but in the following month they agreed that the time was opportune for commencing the tripe business.

Towards the end of the same year property was purchased in Coney Lane forming the nucleus of the site on which the stables, &c., were subsequently erected.

In September, 1887, the Educational Committee resolved to adopt the Indicator system, as in operation at the Mechanics' Institute, up to spaces for 2,000, and to visit Leeds and Bradford to buy a further supply of books. In the following month no *Bee* was to be issued, but only a nice programme for the Festival entertainment. A fall in membership for the quarter to 3,760 was attributed to the requirement as to total withdrawal when the member's investment dropped below £2.

The first quarter's trading in 1888 showed a decline in the receipts as a whole of £1,792 as compared with the

corresponding quarter of 1887, or equal to £137. 1s. 10d. per week. This was attributed to the general lack of employment. The same tendency was exhibited in the June quarter, when there was again a comparative falling-off to the extent of £1,473. The Committee, in their alarm, conceived it wisdom to recommend that the practice of showing a decrease or increase in trade on the report issued with the balance sheet should be discontinued. There is no indication that this idea was carried out. If it had been, no greater confession of weakness could have been made. Whatever private concerns may find to answer best, publicity is as the breath of life to a Co-operative Society, and if there is mischief at work in any corner nothing can be so advantageous for the concern as its immediate revelation, so that the unhealthy part may be treated without loss of time. Let the outsider—friend or enemy—pity or scoff as he likes, it is for the members, if their Committee be found wanting, to insist that timely measures shall be taken to bring about a sounder state of health. The scare appears, however, to have soon passed off, for the September quarter gave a comparative increase in trade of £1,364, and a half-crown dividend showed that there had been no real cause for alarm.

The Assembly Room was becoming a recognised place for the holding of meetings, and there is about this time a record of the letting for a quarter to the Sociological, Philosophical, and Astrological Society, who held a weekly meeting. Keighley, for its size, is the focus for a larger number of educational, religious, and social organisations than perhaps any similar town of comparable size in the country, but in point of sheer title this seems to take the palm for capacity to fill the mouth and a bill well.

On December 2nd, 1888, at his home in Belgrave Road, Keighley, Mr. George Adam Millar passed away from the activities of this lower world. In an obituary notice the *Keighley News* gave many interesting particulars of his life and work. Mr. Millar was born at Paisley in 1833, so that he had reached his fifty-sixth year.

In his death the town had lost a most distinguished and honoured citizen. He came to Keighley about 1858, establishing a business as optician. From his arrival he had taken a warm interest in the Mechanics' Institute, which then carried on its work in the building later on used as a Temperance Hall, and now as a branch of the Yorkshire Penny Bank. He did good work as a member of the Institute Committee, especially in the School of Science and Art, of which he for a time acted as Hon. Sec. He also took an active part in securing the services of lecturers in connection with the Cambridge University Extension Scheme, and in the early 'eighties he took a prominent part in the Keighley Scientific and Literary Society, of which he had been a President, and before which he had read informing papers. He was a good and deeply informed conversationalist, and a most agreeable companion. As a teacher and superintendent the local Congregationalists had much reason to mourn his loss. It was the possibilities that Mr. Millar saw of the promotion of the social elevation of the working classes that induced him to join the Keighley Co-operative Society, and soon after he became a member he was instrumental in having the Society directly connected with the University Extension Scheme. The notice went on to tell how, when, in 1877, the Society was in difficulties, Mr. Millar became a tower of strength, as the members had great faith in his counsel, and he greatly assisted in the reorganisation of the Society on a sounder basis. His editorship of the *Bee* from 1879 to 1885 was also acknowledged, and the part he played in the foundation of the Co-operative Society's Library for the educational development of the members. Although he had always large calls upon his time, yet his interest in the Co-operative movement had never flagged, and one of his last attendances at the general meetings had been to advocate the claims of the Neale Scholarship. Mr. Millar will also be long remembered at the Institute—since municipalised—by the prizes in art, &c., which he left by will in perpetuity. Mr. Millar's funeral, on December 5th, 1888, was attended by representatives of the Co-operative Society (Messrs. E.

Grindrod, J. Howells, and Hartley Whitaker), School of Art, Mechanics' Institute, Scientific and Literary Society, Congregational Chapel and School, &c.

Early in 1889 plots of land were bought at Ingrow and at Lund Park. Some negotiations took place with the Committee of a projected new Society at Ingrow, but these came to no effective result, and that body is still carrying on business at the bottom of Ingrow Lane. In March the Committee bought Mr. Petty's house at Spring Bank, for use as a Store.

The work of extension proceeded rapidly, the Beechcliffe Store being ready for opening in April, and tenders were accepted the same month for a Store and seven cottages at Ingrow.

The great strike in the Keighley engineering trade, which took place in the summer of 1889, will not soon be forgotten. Whereas the June quarter of that year showed a comparative increase in Co-operative trading to the extent of £3,520, it is remarkable that, in spite of the fact that some 3,000 workers were estimated to be out of work for some three weeks, the returns of sales for the September quarter showed a comparative increase of £2,668. The Society made grants to the distress fund amounting to £100.

On November 14th, 1889, the Educational Committee announced the formation of classes for instruction in St. John Ambulance work. If not the first organisation of the kind in the town, the Society were among the pioneers in this beneficent form of training, and the field of operations was extended later on under the auspices of the Women's Guild.

At the end of the year arrangements were made for the opening of the Ingrow new Store with a Tea and Entertainment. Before the year was out a Butchering Department was established at Beechcliffe.

It will have been remarked on an earlier page that as far back as June 3rd, 1867, the Committee had placed on record a decision "to enter into the Bread Baking

business," but excepting that from time to time some member's wife was requested to test some sample of flour by passing a small batch through her oven, no real attempt was made for many years to cater for the members' needs in this prime necessary of life.

The question of establishing a Bakery in connection with the Society was under discussion in September, 1899, and eventually it was agreed to look out for a suitable site. The house to the south of Queen Street Chapel was selected in the following month as a likely place, and here it has remained, though in August, 1901, the Building Committee was empowered to go into the question of a new Bakery.

At first the cottage, with its yard behind, was made to serve the needs of the Bakery, and one pair of ovens, 11 feet long by 8 feet wide, was set up. In course of time the trade had grown so much that a second set of ovens, 9 feet by 5 feet, has had to be put in at the side of the others, and more room has had to be found, not only by taking in the passage that separated the cottage from the old chapel, but by giving the Bakery a portion of the nearest angle of the Chapel as a packing-room, with a cooling-room behind, while the yard is now part of the bakehouse itself. Upstairs, the kneading of the plain bread is carried on by hand, and here, also, the muffins and crumpets are baked in a special stove. The two ovens below are together capable of holding 780 loaves, and a pyrometer tells the bakers how the temperature stands inside them.

When asked as to the output, Mr. Marshall Jenkinson (who came here as Manager in November, 1901, from Brighouse, where he had risen to the position of foreman) said that the Bakery was putting through about forty sacks of flour—equal to 9,600lbs., or over $4\frac{1}{4}$ tons—per week, or about double the output when he came. Of this, twenty-four sacks represented plain bread. In addition they baked about 1,500 teacakes every day, and in a list of fifty different varieties of fancy cakes, pies, &c., some 3,000 eggs per week were used. These eggs are beaten in a special machine, which, like all the other

mechanism about the place, including the currant-cleaning machine in the adjoining warehouse, is run by electrical power.

With a look of pardonable pride he called the visitor's attention to the fact that this is the only purely productive department of the Society's operations. Orders come in from the Branches, or from the outside, and the goods are made and invoiced as if the transactions were all with independent concerns.

Besides the inter-Society and Branch trade—and a good deal is turned out for Societies further up the Worth Valley—teas are supplied to Sunday Schools and other bodies, either at so much per dozen articles or so much per head. The extent and variety of the trade done in this unobtrusive branch of the Society's operations is an eye-opener to the casual visitor.

And it is another surprise to find that all this is done by an inside staff of nine or ten persons, the bulk of the goods being delivered by the Society's two vans.

In February, 1890, the Educational Committee charged Messrs. Whitaker and Midgley with the task of compiling the *Bee*. About the same time this Committee manifested a good deal of activity. The desire for reading on the part of the members had been stimulated to such a pitch that it was found necessary to restrict the more omnivorous readers' privileges, though the Committee hardly meant what is on the record when they resolved, "That the Librarian be empowered to only change one book each day." Even the most easy-going of a hard-working voluntary Committee would not be content with such a light evening's work.

It is not to be wondered at that the Educational Committee should ask for a special grant of £50 for Library extension and other purposes, and accordingly this was laid before the April General Meeting. The April *Bee* was printed, to the number of 4,000, at the *Herald* Office. From the beginning up to at least the end of 1887 the imprint had been that of Mr. Elijah Craven, printer, North Street.

CHAPTER XIII.

1890-1891.

Extensions at Parkwood and Worth Village—Offers of Property to the Society—Eastwood Park Purchase Fund Aided—Keighley Branch of the Co-operative Women's Guild: Sketch of its Rise and Progress—Mrs. Butterfield's Devoted Work for the Movement—Stores at Laycock and Lund Park; and Newsrooms at Worth Village and Knowle Park—More Land Bought in Bradford Street—Reduction of Employees' Hours—A Farm Rented—Signs of Progress—Baby Linen, &c., Business—Swire's Property in Low Street Bought—The Society from the "Pawnshop" Point of View—Death of Mr. Francis Butterfield, the First President.

THE summer of 1890 was marked by the discussion as to whether the conduct of a certain member brought him within the operation of the rule (130) providing for expulsion. No such power appears to have been exercised since 1862.

In August, 1890, the Committee arranged to take out licences for the sale of patent medicines at all the Stores.

The work of extension went steadily on. The next step was the acquisition of a piece of land from the Great Northern Railway Company at Parkwood, and the preparation of plans of butcher's shop, clogger's shop, and five dwelling-houses and cattle lair there, while cottage property was also bought at Worth Village for the addition of Clogging and Butchering Departments to the Store.

A remarkable feature of the Worth Village Store is that while the original outlay of £1,121 has been written down by the rule for depreciation to the nominal value of £104, a trade of nearly £200 per week is done here in groceries alone.

The Library Committee in October, 1890, had 3,000 catalogues printed of their books.

In the September quarter of 1890, as capital was flowing in at a great rate, some outlet had to be found for it. Hence the closing months of 1890 finds the minute

GENERAL COMMITTEE AND OFFICERS, 1892.

Bottom Row: A. Henderson (*Minute Secretary*), Jno. Whitaker, F. Midgley.

book recording new investments of various kinds and offers of property, whose owners thought they might dispose of it to advantage. "It is remarkable," said Mr. Whitaker to the writer on this point, "what offers have been made to the Society from time to time. In fact, it sometimes seemed as if the Society were considered to be able to run the whole town. At any rate the members have some ground for feeling flattered at this compliment to the commercial standing of their Society."

With the close of the Society's third decade, on September 30th, 1890, the business from its foundation had swollen to £1,535,371. 6s. 5½d., and the total profits to £165,554. 15s. 3½d. Of this the ten years had produced £1,051,538. 6s. 11½d. in trade and £111,240. 11s. 8d. representing for the last year of the decade, a trade of £30. 16s. 10¾d. and a profit of £4. 2s. 5½d. per member then on the books.

The enlargement of the small Spring Bank Store was also undertaken in November, 1890, the tenant of the adjoining house having notice given for that purpose.

The agitation for the purchase of Eastwood Park, or, rather, as much as was left of it after private speculation had taken a big slice out of the old estate of the Sugdens, was carried on vigorously during 1891, and a proposal that the Society should assist the Park Purchase Fund to the extent of £50 ended in the transfer of £100 before the end of the year.

So far back as September 13th, 1886, when making arrangements for the approaching Annual Festival of the Society, the Committee were minded to invite the Secretary of the Women's Co-operative Guild to nominate a speaker, and later in the month Miss Greenwood (Rochdale) was to be approached in that behalf. The movement—at first called the "Women's Co-operative League"—was then only three years old, and Miss Greenwood (a daughter of one of the original Rochdale Pioneers) acted as Secretary of the Rochdale Branch formed in the year 1883. For some reason the visit was not paid and the movement here had to wait.

In November, 1890, the Ambulance Classes in connection with the Educational Department met to receive their medals and certificates, the three courses having by that time been taken by some of the members in successive winters. One or two members of the Educational Committee expressed a wish that means might be found for continuing in some useful way the association thus formed, by the organisation of a Guild for the study of social questions. Such a Guild had already been at work in Leeds for more than a year. The Educational Committee offered to call a meeting and get a lady speaker from Leeds to explain the working of their Guild, if the members of the Ambulance Classes would undertake to attend. This was agreed to, and in December Mrs. Sunley (Leeds) came and gave us an address. The upshot was the formation of a Committee, and their first meeting was arranged for January 5th, 1891, with Mrs. Mitchell (Drake Street) in the chair as President. Unfortunately, she had to leave the district three months later, and Mrs. Brough was chosen to succeed her. The Guild held weekly meetings, and, in addition to lectures by local ladies and gentlemen, they organised several very successful courses of cookery lessons given by a teacher from the Leeds Council of Education.

The inauguration of the Women's Guild is reported in the *Bee* for January, 1891, as having taken place on the 12th of that month at the Assembly Room. The Chairwoman (Mrs. A. F. Mitchell) stated that since Mrs. Sunley's visit, a few weeks before, several ladies had been meeting together and arranging for a real start. It had been felt by them and by the Educational Committee, which had taken great interest in the matter, that a movement which had strengthened Co-operation elsewhere, and been a benefit to members' wives and daughters, ought to be represented in our successful Society. Mrs. Sunley (President, Leeds Women's Guild) delivered before the well-attended meeting an admirable address, in which she stated some of the benefits arising from such a Guild, how it bound members together, led

to useful discussion on women's questions, and the organising of lectures, classes, teas, &c.

At the close of the speech the following were elected: President, Mrs. Mitchell; Vice-Presidents, Mesdames Clayton and Baldwin; Treasurer, Mrs. Roe; Committee, Mesdames Hartley Whitaker, Butterfield, Thornton, and Sunderland; Secretary, Mrs. Fawcett. About thirty-five ladies put down their names as members, and the entrance fee was fixed at 1s. 6d.

When Mrs. Brough removed to Rothesay, Mrs. Cremer (wife of the Rector of Keighley) was elected to fill her place, and until the departure of Canon Cremer from Keighley they were of great service to the Guild, either by giving addresses and lectures to the members or getting ladies and gentlemen of their acquaintance to do so. The members of the Guild had some delightful and instructive evenings about this time, Canon Cremer taking them through several of the poets, including Wordsworth, Scott, and Longfellow. They were all sorry to lose their President and her husband, who for his part had taken quite as large an interest in their organisation and work as his clerical duties would permit.

Since then the Guild has not been able to get an outsider as its head, and members from its own ranks have been chosen for the presidency from time to time. The Guild has always taken the greatest interest in all that concerns the welfare of the Society, and it should be placed on record that early on in the existence of the Guild its members petitioned the General Committee so to alter their rules as that both husband and wife could be members in their own right. The justification of this step has been seen in the extent to which the ladies have joined and in their presence at the Monthly and Quarterly Meetings, some of these being attended by quite as many of the fair sex as by men.

The Guild has been found active and successful in agitating for shorter hours for the Society's employees. They have also made a point of urging upon members loyalty to their own Stores. The Guild organised the

valuable and interesting series of lectures on "Public Health," by Miss Ravenhill, and these were very well attended and much appreciated. The medical men of the town were induced to preside in turn, and they bore testimony to the value of such lectures. Two of the doctors also undertook to give several courses of lectures on nursing. All this must tell for good on the community, not only with regard to those who themselves listened to and benefited by the instruction given, but by the many ways in which that added knowledge is being brought to bear upon younger lives in the various households represented.

One Sectional Guild Conference and three District Conferences have been held in Keighley, with Miss Llewelyn Davies (General Secretary, Central Guild organisation), Mrs. W. P. Byles, Mrs. Godwin (Bradford), and Dr. Hall (Leeds) as the principal speakers. All through the winter months good speakers were brought down to deal with hygiene, travel, biography, citizenship, and every imaginable subject almost outside politics. The local membership has grown to between 80 and 100, with a good average attendance. A trip fund is a standing feature, and every summer the members have an outing, visiting in this way nearly every beauty spot within the range of a day excursion.

Indeed, while useful study and pleasant instruction are in the foreground, the social side of the movement is not lost sight of. On one evening in the month coffee and buns are served, and the members entertain each other with reading and reciting, rounding off with music and Sir Roger de Coverley.

All this means money, if only on a modest scale, and the Educational Committee make the Guild a small annual grant, while the General Committee find room and light. On their part the members each pay a small annual subscription, but everything is worked most carefully, the Guild Committee and officers giving their services. The Guild always sends representatives to the Women's Annual Congress, which is held in different parts of the country. During the past three years they have also

GENERAL COMMITTEE AND OFFICERS, 1897.

been represented at the Men's Congress, as well as at the district gatherings.

The Guild has also a representative on the Sectional Committee, the District Committee, and the Central Committee. It will thus be seen that the Keighley Guild has taken its share in the business of the movement as a whole, and in what has been done the officers and members have always had the sympathy and help of both the Educational and General Committees.

In a word, the Keighley Women's Co-operative Guild can fairly claim to have justified its existence, for it has really aimed, and with an encouraging amount of success, at the intellectual advancement of its members, as well as the promotion of rational recreation and social intercourse. A number of the members and part of the Guild Committee have been connected with the organisation since its formation, and all seem to enjoy the work.

In this connection one name naturally occurs as representative of the association and all that it stands for. In Mrs. John Butterfield the Guild possesses a lady who has laboured heart and soul for the good of her sex among the membership, and whose capacity for public service as a Poor Law Guardian of great energy, backed by large sympathy, has been trained and developed by her efforts on behalf of the Guild. In Miss Llewelyn Davies' book on "The Women's Co-operative Guild, 1883–1904" Mrs. Butterfield appears as Treasurer, and as a member of the Central Committee from 1901. It is to her pen that the writer owes most of the matter incorporated in the foregoing sketch.

At the January Quarterly Meeting in 1891 there was again an increase in the sales of £3,322, and it was announced that the Building Department was being taken advantage of. The agenda was a full one, including the opening of a loan account, increases in investments, and the authorisation of the opening of a new Store at Laycock, and of Newsrooms at Worth Village and Knowle Park. These were promptly followed up, for tenders for Store and houses at Lund Park were accepted in April,

and for the Laycock Store in May, while in the latter month there is the record of the purchase from the Duke of Devonshire of 3,211 square yards of ground adjoining the Bradford Street Stores.

In April, also, a deputation from the Society's employees was received for the discussion of their hours of labour. This led to a careful consideration of the whole question, and in the end the Quarterly Meeting was recommended to sanction the substantial reduction of three hours per week.

About the same time the letting of the Assembly Room for dances became a burning question. At first the Committee resolved to decline such lettings altogether, but in July the line was drawn so as to exclude "public" dances.

The Worth Village Reading-room was opened on May 16th, 1891.

The need for grazing land for the Society's horses and for the use of the Butchering Department led the Committee to take the Broomhouse Farm on a fourteen years' lease in March. This was followed by the purchase of a mowing machine, and the debiting of the Butchering Department with £10 per quarter as farm expenses.

Signs of progress were evident in various other directions. To the accommodation for coal provided at the two railway stations was added in June a coal staith at Riddlesden. Then a great and increasingly valuable improvement was effected in the establishment of telephonic communication between the Society's Offices and the various Branches. The cost of this was £242, but it has been of immense service to the conducting of business. In August it was resolved to enter upon the baby linen and ladies' underclothing business. Various negotiations also took place about the purchase of property in Low Street. Those with reference to Mrs. Pridden's shop, on the south side, led up to a claim against the Society for rent, some legal correspondence, and a case at the County Court. The negotiations ended in September with the purchase of Mr. Jonas Swire's property in Low Street and Hanover Street for £2,550. On this estate

altogether £4,521 has been expended, but it now stands in the Society's books at about £1,863. The Lund Park Store was arranged to be opened on Saturday, February 20th, 1892, and the Laycock Store on February 27th. On August 27th, 1891, the Educational Committee decided to form a Shorthand Class, to commence the first week in October. In view of the approach of Xmas the Butchering Department was given permission to stock geese and turkeys.

An important modification of practice was agreed to on November 23rd, 1891, in allowing members to withdraw share capital as low as 10s. without having to pay for re-entrance. This practice obtains at the present time, though by strict rule a member must hold two shares at least. It is also a remarkable fact that after each dividend day no less than 1,000 members—or 10 per cent of the total—withdraw the whole of their interest, knowing that they will have to pay 1s. for re-entry. It needs no skilled mathematician to see that such a proceeding means the throwing away of a clear £50 by the withdrawers, though, as the entrance fees are paid into the reserve fund, the money lost by these individuals goes to increase the stability of the Society as a whole. In the June quarter of 1910 there was received in this way a sum of £65. 2s., representing 1,302 new and re-admitted members. The proportion of such withdrawals is so much larger than the general experience as to excite surprise, and suggests that there must be a considerable number of the members whose idea of Co-operation hardly rises above the level of the pawnshop, and who are content to pay a voluntary fine for the benefit of the other members. Anyhow, the resolution of November, 1891, would seem to indicate that times were rather bad, and this is strengthened by the fact that the increase in trade for September had only been £648, and the December report refers to a depression in trade.

On December 12th, 1891, there passed away at his home in Chapel Lane, Keighley, Mr. Francis Butterfield, the first Chairman of the Keighley Co-operative Society. Born in 1827, the son of one Chartist, John Butterfield, timber merchant, and the nephew of another, he early

threw in his lot with these reformers, and for a time worked with an ardent Bradford Chartist, known to his intimates by the name of "Wat Tyler." When David Urquhart was lecturing in the North, "Young Frank," along with David Weatherhead and John Farrar Pickles (Chairman of the first Co-operative Meeting in 1860), gathered round them a circle of similar spirits and formed the Keighley Foreign Affairs Committee, which, in its way, made some little stir in the world. The object of this and similar bodies established by Urquhart throughout the country was to watch the foreign policy of the Government, and to protect the interests of the country against any Minister who put party gain before national interests. The Keighley Baths really owe their inception to the Committee, which, meeting in the premises behind what was then or later a hairdresser's shop (Mr. Charnock's), established there a primitive form of Turkish, slipper, and shower baths, which were continued for a number of years. While the Foreign Affairs Committee were not, perhaps, as a body, instrumental in establishing the Co-operative Society, said the *Keighley News*, still several of its members took an important part in its foundation, prominent among them—as has been seen—being Mr. Butterfield. He was also a leading spirit in the establishment of the Working Men's Hall, in Green Street, formerly a chapel, and later used as a warehouse by Mr. J. W. Hartley. Here Ernest Jones, Charles Bradlaugh, and other prominent Radical lecturers paid regular visits. Mr. Butterfield was strong in opposition, at one time to church rates and at another to the formation of a school board. He laboured and subscribed for the acquisition by the public of part of Eastwood Park. While a working man—a blacksmith, and later on a mechanic—he was a prominent trade-unionist. In later life, as the head of the engineering firm of Messrs. Croft, Butterfield, and Wilkinson, Midland Tool Works, he drifted towards Conservatism. He served on the Town Council from 1883 to 1886, and was a member of the Keighley and District Chamber of Commerce. Twice married, he left a widow, two sons, and a daughter.

CHAPTER XIV.

1892.

Mr. Emmanuel Grindrod's Work for the Society and the Movement—Newsroom at Parkwood Street—Acquisition of Old Primitive Methodist Chapel in Queen Street—Educational Value of the General Meetings—Former Members of the Society now in Parliament—The Secretary Elucidates "Our Balance Sheet"—New Departments in Bradford Street—Purchase of Redhouse Restaurant—Pork Pie Business Begun—Enlargement of the *Bee*.

THE reference to Mr. Butterfield suggests that in Mr. Grindrod we have still with us the oldest surviving Chairman of the Board.

Mr. Emmanuel Grindrod, 13, Holker Street, Keighley, is one of the men who have been brought to the front of the Co-operative movement through his association with the Keighley Society. He was quite ready to talk of old times and present progress when waited upon. Born at Colne on December 26th, 1837, he served his time as a mechanic there, and came to Keighley in August, 1864, out of the way of the Lancashire cotton famine. His first taste for Co-operation was imbibed in the reading-room of the old Keighley Mechanics' Institute by perusing the pages of Mr. Henry Pitman's "Co-operator," which was first published in 1860. It was a number issued just after the establishment of the Co-operative Wholesale Society, and, being a trade-unionist, he thought Co-operation one of the finest ideas conceivable. Mr. Grindrod's marriage occurred not long after, and he found it to his advantage to become a member of the Keighley Society. It was just after the exciting times of the "bowl-down" that he was called upon to preside over the Board, and from 1881 to October, 1891, his name appears at the head of the General Committee. When he joined the Society the business was being done in Bridge Street, and then the shop at the bottom of Low Street—

GENERAL COMMITTEE AND OFFICERS, 1904.

Top Row: C. H. Brown, A. Abbott, R. Wilkinson (*Auditor*), Jos. Mitchell, E. Thoen, P. Dickinson, James Rhodes

Middle Row: J. W. Butterfield, A. J. Simcox (*Minute Secretary*), J. Wyness (*Treasurer*), T. Mitchell (*President*), H. Whitaker (*Secretary*), J. W. Ambler (*Auditor*), B. Birtwell (*Auditor*).

Bottom Row; Jno. Whitaker, C. J. Lloyd, W. Mitchell.

as stated, the one next to Stowell's—was taken. He remembers well the struggles that the small Educational Committee—of which he was for some time a member—had to make in the earlier years. When the crisis happened he recalled that there ought to have been shown a profit of 2s. per pack on 2,000 packs of flour, but it had all somehow gone. However, the disaster had befallen them and the question was as to the future. He well remembered meeting Mr. Whitaker (the present Secretary) and comforting him with the words: "Well, it may after all be the very best thing that could have happened. At all events, we shall now be able to get any needed alteration in the system sanctioned by the members." And so it turned out, and Mr. Grindrod and the Secretary are living to see the fruits of a sounder system far beyond the best they could have hoped for in their wildest dreams in 1877. The Society has, indeed, never looked behind it since.

Mr. Grindrod states that he always fought against the idea of too big a dividend, and his ideal was a modest but safe 2s. in the £. However, he is quite prepared to admit that, if regarded only from the savings bank point of view, the larger dividend had helped people to save money who might never have done it if the extra dividend had come to them in the form of cheaper goods. He holds, also, that the Co-operative movement has actually assisted the retail shopkeeper by developing the habit of ready-money trading. Local retailers have been frank enough to admit that a share of extra trade comes their way on dividend days.

Mr. Grindrod was afterwards appointed a member of the Co-operative Union for the Airedale district, and served in that capacity for four years. He was then invited by a member of the Bradford Society to stand nomination for the Co-operative Wholesale Board, and, rather to his own surprise, he was elected in December, 1889, since which time he has been a member of the great central organisation. He has served on the Shipping, Drapery, and Grocery Committees, and during his

experience of the work he has seen the annual turnover of the C.W.S. increase from nine millions to about twenty-six millions. He has been out with buyers for the C.W.S. to Scandinavia, Germany, Austria, Italy, Spain, Greece, Canada, the United States, Australia, and Ceylon.

While on the Co-operative Union Mr. Grindrod had a good deal of propaganda work to do, and since he became associated with the C.W.S. he has been a member of the Joint Propaganda Committee formed from both bodies. It was in this capacity that he went to Hull, where, largely through his efforts, a Society was formed which has been one of the most progressive in the country. Mr. Grindrod remembers the enthusiastic days when Mr. Mitchell, himself, and another went to preach Co-operation from a wagon at Addingham, and the outcome was the establishment of a Store which brought down local prices 2d. in the 1s.

Mr. Grindrod has also had service with the Parliamentary Committee formed jointly by the Co-operative Union and the C.W.S., and on this body he had the honour of being in a minority against the proposal to join forces with the Labour Party's Parliamentary Committee. In doing this he was only acting in harmony with his conviction that if once the Co-operative leaders allowed either politics or theology to come in it would mean the beginning of disintegration. But his attitude was justified when the matter came before the Congress.

On the old Keighley Committee Mr. Grindrod always found a section who worked to keep back developments for fear of the expense they might involve, but they were overruled by colleagues who wished to progress. In those days the Committee-men got nothing whatever for the time and labour they put in. From time to time differences of opinion arose on matters of general policy, such, for instance, as when building was decided upon, whether they should sell the cottages to members wishing to become their own landlords or whether they should retain the property as a permanent investment of capital. He had always favoured the educational side of the

Society's operations, and although the Keighley grant of 1 per cent did not show to advantage in comparison with some, this subvention did not, of course, represent nearly the yearly amount granted by the Society in money in housing and in other provision, not to mention special grants.

He knew a good deal about the boycotting that had been practised or attempted against Co-operators, this sometimes taking the form of denying employment to young people whose parents were Co-operators, or, as in one well-known instance, London merchants tried to prevent the Co-operative Wholesale Society from getting a supply of bacon from Denmark by refusing to deal with the Danish firm if they supplied any of their goods to the C.W.S. The latter were not then in a position to take all the produce of this large concern, and the difficulty had to be met by the C.W.S. themselves setting up an establishment in Denmark and another in Ireland, so as to be independent of the merchants. But all this boycotting has simply advertised and strengthened the Co-operative movement.

Mr. Grindrod has been in at some difficult negotiations and disputes, and on one occasion he represented the Society while one of his employers was the controlling representative of the hostile Society. But they managed to quarrel in their representative capacities while maintaining friendly relations as master and man. Another time it would be a difficulty with the Local Board or the Corporation that called forth on his part all that a man knew.

One thing on which Mr. Grindrod has always felt strongly is that Co-operative Societies ought to avoid the practice of seeking development with capital borrowed outside their membership. One bright feature of the history of the Keighley Society was that it had steered clear of this mistake. A lot of difficulty had been experienced by too ambitious Societies burdening themselves with showy premises raised on borrowed money.

The Keighley Society had been a good thing for the town, for a very large number of working people had attained a modest competence by its help. Keighley and Burnley were conspicuous for the large number of cottage proprietors, and in the Lancashire town a large amount of capital had been lent on mortgage to manufacturers.

On the question of bonus to labour Mr. Grindrod had something to say. In brief, he said the Co-operative Wholesale Society acted on the principle of giving a man what he was worth, and his pay was considered periodically, the result being that it would cost the C.W.S. £16,000 to £18,000 at every revision. The capable and good workman knew that he would benefit when the revision took place; the indifferent man, if retained, stood still. The effect of the policy had been that they kept their men, and their staff was now over 18,000 strong.

Twice married, Mr. Grindrod has two sons and two daughters, and he looks good for more work yet in a movement whose growth he has done so much to help on. In him the Keighley Society has no reason to be ashamed of one of its own products.

At the beginning of 1892 the Educational Committee accepted rooms over the Butchering Department at Parkwood Street for use as News and Conversation-rooms. This Committee kept itself in evidence, and in March they preferred a request for a Congress ticket, in order that a representative might attend the annual gatherings this year at Rochdale. They also asked that more room should be provided for the Central Newsroom and Library.

In March, also, the Tailoring Department was removed from Brunswick Street to the recently acquired premises in Low Street. On the 7th of this month a deputation was appointed to treat for the purchase of the Queen Street Primitive Methodist Chapel, which had been superseded by the new chapel erected in Alice Street. The purchase was approved for £2,150. Up to this time the Society's Central Depôt had been where the fish and fruit shop

now is at the north end of the Brunswick Street block, and operations had been badly cramped. A year later the gallery was floored and converted into a Co-operative Hall, which for a considerable time served for the Society's meetings, and was let for similar purposes; but with the continual growth of business the space had to be appropriated to warehousing and the meetings had to be held in one of the public halls —usually the Temperance Hall— though no place in the town is large enough to accommodate all who wish to attend on the fortunately rare times of excitement.

It is very interesting to attend the Quarterly Meetings in the capacity of spectator and listener rather than participant. One cannot fail to note that such gatherings have a great value, if only for the fact that they bring the members into contact with each other. But there are several ways in which they have an educative effect, whose influence is carried into other departments of public life. In the first place they train the average member in the orderly presentation of accounts. The Keighley Society affords very full information as to its transactions and the state of its properties, and there never lacks some inquisitive member to call attention to details that might otherwise be overlooked. The Committee may occasionally feel a bit harassed by his persistency and his failure to distinguish between the important and the trivial, but his activity on the whole makes for good, and he teaches without being aware of it. Then there is the training for public speaking which the Monthly and Quarterly Meetings afford. This has a distinctly improving influence in developing the capacity of the members, and this capacity has not infrequently found a field of action in wider spheres.

The Keighley Society is not ashamed to own in Mr. George J. Wardle, one of the members of Parliament for Stockport, a young man who rendered good service on the Committee as its Minute Secretary. In Mr. Philip Snowden, M.P., it can also claim a former member, who has at times attended its meetings, though much of his life

in Keighley was devoted to service on the Town Council or School Board. Mention might also be made, though with some risk of invidiousness, where so many might be cited as having benefited by this training, of the contributions from the Society's Directorate or staff to the local magistracy; and in Mr. John Mitchell, Mr. William Thomson, and the Secretary (Mr. Hartley Whitaker), it has been recognised that the Society is capable of taking its share in the higher duties of citizenship. In fact, the Head Office is such an accessible and well-known centre that a very large share of the routine work of signing declarations, &c., which devolves upon magistrates, finds its way, somehow, into Brunswick Street.

The informing reports of Conferences which are presented to the Monthly Meetings also afford testimony to the educational value of the training to be derived from association with a "live" Co-operative Society.

In an informing paper given by Mr. Hartley Whitaker (the Society's Secretary) before the Women's Guild, on "Our Balance Sheet," and reproduced in the *Bee* for April, 1892, he mentioned a number of interesting facts. Over 100 members had taken advantage of the Building Department, and so swelling the number of owners of their own homes, which is so striking a feature of Keighley town life to a stranger. He regretted that there were only some 400 depositors in the Savings Bank Department. In the matter of depreciation he was pleased to think that the Keighley Society compared very favourably with many others, and was, in fact, in a better position than most Societies in the district. It had been the subject of taunt from those who considered that they had done too much in the matter of depreciating the value of their real property, &c., and some even went so far as to talk of "robbing" the members. He earnestly trusted, however, that the members would always have the good sense to carry out in the future a policy from which the present membership were enjoying the blessings made possible by the wise forethought of members and Committees in the past. In fact, he could not help

sometimes thinking that the earlier members had more of the real Co-operative spirit than was manifested by many at the present day. Mr. Whitaker mentioned that the reserve funds, including the Plate Glass Insurance and Dividend Contingent Funds, were really only fictitious liabilities, though properly placed under that heading, because they really represented funds owned by the members. Their investments realised about £120 per year more than the Society had to pay its members for the use of their capital thus invested. The expenses were rather less than 5 per cent on their turnover, and the rent of their trade premises only represented about 1 $\frac{1}{16}$d. in the £.

In May, 1892, plans were ordered to be prepared for a butcher's shop, clog and shoe shop, and houses on the land in Bradford Street. About the same time the Committee agreed that their tenants of the houses in the Lund Park district should have two years' undisturbed tenancy and the first right of purchase if it were afterwards decided that the houses were to be sold. Lending ceased for a time on account of the Society developing its own building policy.

With a view of helping members in the time of convalescence from illness, inquiries were made as to terms at various Convalescent Homes, and on March 23rd, 1892, a recommendation was granted for the Ilkley Hospital.

In August a Conference with some neighbouring Societies led to a mutual understanding as to a supply of meat, especially to members of the Oakworth Society.

In August, 1892, the idea of purchasing from Mr. J. T. Calvert the Redhouse Restaurant, in Brunswick Street, began to be seriously entertained, but it was not until November 2nd in the following year that hope became translated into fact. The transaction took on unusual and exciting features, and created no little stir in the neighbourhood of Brunswick Street. The *Keighley News* of December 12th, 1893, told how, during the week, the Redhouse Restaurant had been the scene of a somewhat curious dispute. It would be remembered that the

building and fixtures came into the market a short time before by order of the mortgagees, and that the property was then purchased by the Society. On Tuesday evening, November 28th, the Committee—as they alleged—saw Mr. J. T. Calvert, the late proprietor and present occupier, remove a few of the fixtures which, they said, had been knocked down to them along with the freehold. The advice of the Auctioneer (Mr. W. Weatherhead) was thereupon sought, and an entrance to the premises was demanded, but this was resolutely declined. Mr. Calvert, on his return, was asked to open the door, but, perceiving the intentions of his visitors, he refused. A heated debate ensued, and in the midst of it all Mrs. Calvert appeared at an upper window and poured water upon a large crowd that had collected in the street. As no admission could be gained, men were left to watch the place throughout the night, and the siege continued until Wednesday evening, when the men were withdrawn. Great numbers of people assembled in the street from time to time out of curiosity. Mr. Calvert ultimately went into the restaurant unmolested, and no attempt was made to seize possession. A quantity of loose articles had since been removed to the salerooms of Mr. T. S. Lister.

The *News* went on to say that, according to what could be learnt, the Society were entitled to take possession that day (December 2nd), in conformity with notice, but it was stated on good authority that had they been disposed to exercise their rights they might have entered after the step taken by Mr. Calvert on Tuesday night. It was understood that a writ had been issued on behalf of the Society against Mr. Calvert, claiming damages for wrongfully suffering to be removed, or himself removing, certain fixtures from the restaurant. An injunction was also to be prayed for to restrain the defendant from severing or removing, or in any way interfering or dealing with, such fixtures, and to recover possession of the plot of land and the buildings thereon. A telegram had been received in Keighley on Friday night, stating that the application made by the vendors to restrain Mr. Calvert

from dealing with the articles in dispute had come up in London and had been successful. Mr. H. Waddington, acting for the Society, and a clerk from the office of Messrs. Greaves and Taylor (solicitors for the mortgagees), read over the notice of application to Mr. Calvert at the Redhouse Restaurant, and after some conversation Mr. Calvert surrendered the key.

Recalling the incidents of this exciting time, Mr. J. Whitaker (Ex-President) said he well remembered how the Ambulance Classes organised by the Women's Guild were conducted in the top room of the restaurant for want of room in the Society's premises. Mr. John Mitchell and he, while watching after the sale had taken place, saw some mirrors being removed from the premises into Adelaide Street. It was then dark and things were being removed secretly. The Committee were sitting and the watch was kept up, cheese and bread being provided. Crowds of people were in the street, and the vigil went on all night and all day until the next evening. An entrance was forced at last, and in doing so he (Mr. Whitaker) got his foot inside the door and received a nasty cut on the hand, while he was drenched to the skin with the water thrown from above.

Other changes were made during 1892, including the conversion of the old Tailoring Shop into a Furnishing and Crockery Department, and the removal of the Jewellery Department into Hanover Street. In November the Committee decided to enter the pork pie business, and, to judge from the number turned out in their bakery every week, the membership has no fear of stomach troubles. During the autumn, classes were arranged in arithmetic and writing. The Educational Committee also received permission to join the Educational Committees' Association.

Mr. W. Thomson (the newly re-elected President of the Society) gave a paper on October 29th, 1892, before the Airedale Co-operative Conference, held in Keighley, on

"Why Co-operation and Trade Unions Must Fail to Abolish Sweating." He was probably not surprised to find that he had stimulated a lively discussion.

The Society's capital had increased at the end of 1892 by about £3,200 and its sales by £2,200. This improvement was qualified by the report for the December quarter, which showed that, compared with the corresponding quarter, the sales were less by £1,022, though this was more than accounted for by the price of flour and by depressed general trade.

In January, 1893, the President and Secretary were empowered to sign a petition on the subject of "Commons and Waste Lands in the Parish of Keighley for the use of the inhabitants of the said Parish."

At the January Quarterly Meeting some criticisms were passed upon the building operations of the Society, but these were met and disposed of.

A proposal to raise the interest on loans from 3½ per cent to 4 per cent was defeated.

The Educational Committee in February, 1893, laid plans for a lantern tour to Laycock, Morton Banks, Beechcliffe, and Ingrow, winding up at the Assembly Room, but this was abandoned when it became clear that it would be difficult to get slides when required. The Committee shortly afterwards decided to buy their own lantern.

On April 6th the Educational Committee resolved that the *Bee* should be enlarged.

GENERAL COMMITTEE AND OFFICERS, 1909.

Top Row: B. Birtwell (*Auditor*), J. Auty, S. Hodgson, H. Moore, J. E. N. Brooke.
Middle Row: C. H. Brown, J. T. Kelly, R. Wilkinson (*Auditor*), J. W. Ambler (*Auditor*), E. Holmes.

Bottom Row: T. Hogarth, B. Moulding (*Minute Secretary*), H. Whitaker (*Secretary*), Jno. Mitchell, J.P. (*President*),

CHAPTER XV.

1893-1895.

Women's Guild Active —Fish and Fruit Department Established—Co-operative Hall Opened—The Society's Good Record as to Food and Drugs Inspection—Fell Lane and Morton Banks Stores—Representation of Co-operation on Town Council—Another Dismissal Difficulty—Diminished Drapery Profits—Normington's Property Bought -The Society and Local Charity Organisation and Relief—Women Eligible for General Committee—Interest on Loan Capital Reduced—Society's Expenditure on Educational Work—Members' Purchases from the Drapery Department –Further Investments in Real Estate.

IN the spring of 1893, at the close of another course of lessons on "The Art of Cookery," under the auspices of the Women's Guild, the members showed their appreciation of the services of Miss Houfton (the Instructress) by presenting her with a handsome sardine dish. On March 14th a successful Conference of the North-Western Section Women's Guilds was held in the Assembly Rooms, when the subject of "Guild Organisation" was introduced by Miss Llewelyn Davies. In the course of this very active session the Guild were also favoured by Mr. Grindrod, our Keighley member of the Co-operative Wholesale Society's Board, by a talk on his recent mission to Greece to buy fruit for the great distributing organisation. Some idea, he said, might be gathered of the magnitude of the Society's operations when he paid £100,000 for currants alone, and 1,500 tons were shipped on a single boat.

At the July Quarterly Meeting in 1893 the question of losses on overdue coal accounts was made a good deal of, but it had the useful result of eliciting the reply that less than £20 had been written off on this account during the previous twenty years. The balance of unappropriated profits—£23. 8s. 7½d.—was granted as a donation

to the Thornhill Relief Fund. And in September the Committee approved of the proposed grant by the Wholesale Society of £5,000 to the Miners' Distress Fund.

The Fish and Fruit Department in the warehouse end of the Brunswick Street block was a new departure that dates from the end of August, 1893.

The upper portion of the old Queen Street Chapel was formally opened as the Co-operative Hall on Saturday, September 30th, 1893. Mr. William Thomson presided over the meeting and concert, and the principal speakers were Mrs. Dickinson (Hunslet)—in substitution for Miss Spooner, who was indisposed—and Mr. Fawcett. The Chairman said he believed that the Labour question would ultimately be settled on Co-operative and State Socialistic lines. Mrs. Dickinson strongly emphasised the need of Co-operators and trade unionists working hand in hand, as the best protection for the workers against the encroachments of capitalists. Mr. Fawcett, who, like the others, had obviously the miners' strike in his mind, urged that the time had come when it should be out of the power of any man or section of individuals to lock up the resources of the earth.

Notwithstanding the coal strike and loss of trade in flour, the September quarter showed an increase in sales of £1,494.

Before the end of the year it was reported to the Committee that samples of the Society's commodities had been taken by the Inspector of Food and Drugs for analysis. This was no new experience, but the Secretary told the writer with an air of satisfaction that, out of the dozens of such tests that had been made, the Society had only once been found wanting, and that was in regard to the volatile sweet spirits of nitre, or something of the kind, and that in consequence the Society had not since stocked the article.

Early in 1894 the Society lost its President, Mr. Thomson taking service under the Committee as the

Society's joiner, and Mr. John Mitchell was chosen to fill his place in the chair.

Mr. William Thomson, who has rendered good service to the Society both as master and man, was born at Turriff, Aberdeenshire, in 1854. He started full-time work at the age of twelve, but, living in a country which had come to realise the value of knowledge, he had by that time received a good, sound Scotch elementary education and the taste for self-improvement, which has since been well cultivated by him. After four years' life as a farm labourer he turned his steps southward, like so many of his fellow-countrymen, and worked on the Settle and Carlisle Railway as a carpenter. Later on he found employment successively in Halifax, Bradford, Alnwick, Newcastle, and Gateshead, finally landing in Keighley in 1886. Here he has worked for Messrs. Prince Smith and Son, Messrs. Hall and Stells, and the Co-operative Society. From his youth he has been keenly interested in political and social questions. He had reached the conclusion thirty-six years ago that Home Rule ought to be granted to Ireland. Co-operation next appealed to him, and still claims his whole-hearted support. It was in 1882 that a copy of Henry George's " Progress and Poverty " came into his hands, and a careful study of the work has for him shed light on the whole social question, and convinced him that Co-operation is impossible of realisation in its fulness while land monopoly continues to exist. In his view, the main advantage of Co-operation under present conditions is to teach men and women that the working class is just as able to conduct a business as any of the classes above them in the social scale. The main reason why Co-operation has not succeeded to the extent and in the way that its promoters believed it would is that land, which is necessary even for Co-operators, is monopolised. As for the Keighley Society, Mr. Thomson is not alone in believing that its success is in no small measure due to the disinterested work of its present Secretary, whose abilities must not be judged from his unassuming manner. Alike in the performance of his

duties as workman, politician, social reformer, and magistrate, Mr. Thomson reveals all the qualities of an intelligent Christian citizen. He was chosen Treasurer of the Society in October, 1889, and became its sixteenth President in October, 1891, serving in the Chair to the beginning of 1894.

In the spring new Stores were considered for two widely separated districts—Fell Lane and Morton Banks. In the former case a site was to be looked for, and in the latter a requisition had been received from the inhabitants of this growing suburb. The first quarter's trading showed an increase of £1,361, but it needed the withdrawal of £54 from the Dividend Contingent Fund to make up 2s. 8d. in the £ to members. The Committee at the Quarterly Meeting gave an assurance that their contractors undertook to pay "fair" wages.

At a Special General Meeting held on June 15th, 1894, a grant of £20 was recommended to alleviate distress through the joiners' strike, and collecting boxes were allowed to be placed in the Stores.

In September, 1894, a rota was arranged, consisting of three members of the Committee in turn, whose duty it was to pay unannounced visits to the Stores, and report as to their cleanliness, &c. The business at the Lund Park Store had grown so much that already it became necessary to alter an adjoining house for shop purposes.

The question of the direct representation of the Society on the Town Council again came up for consideration at the July Meeting in 1894. This had been referred by the June Monthly Meeting to the Committee for careful examination, and the recommendation of the latter body was against the proposal. It was pointed out that seven members of the Society were already on the Council. This recommendation was carried by a large majority.

In October, 1894, the Committee found it desirable to dispense with the services of their Drapery Manager. This was followed by a crowded Quarterly Meeting on the 24th, and the proceedings had to be adjourned to the

Mechanics' Institute. The animated discussion led to the passing of a resolution calling upon the Committee to reinstate their dismissed servant. Next day the Committee went again into the matter, but, being convinced that the step demanded of them would be detrimental to the best interests of the Society, they declined to betray these, and at the end of the month made a fresh appointment.

In a matter of this kind experience shows that very little good, and often much mischief, can come from yielding to the clamour of persons who, however well meaning, cannot possibly have as good an opportunity of getting at all the facts of a case as those who have had before them the parties affected. Some of the details could obviously not be probed to the bottom in a public meeting, with the law of libel constructed as it is, and a Committee has sometimes to listen in comparative silence to allegations and statements that they are unable to rebut on a platform. The only thing they can do in such circumstances is to obey the demand for reconsideration, and then act as conscience directs, leaving to the membership of a democratic body like a Co-operative Society to turn its representatives adrift if at the proper time resentment survives an interval of cool reflection. The power to do this must always act as a curb on any Committee that may feel inclined to take the bit between its teeth.

Perhaps one element that helped some of those who voted against the Committee to their decision was the drop in the dividend from 2s. 8d. to 2s. 7d. in the £. The sales showed a comparative decrease of £1,120, due to greatly diminished profit in this very Drapery Department, though as a whole the Society was holding its own in volume of trade. To pay even this lessened dividend it was necessary to absorb the Contingent Fund.

Before the end of the year the Committee purchased Normington's property in Oakworth Road for £910.

At the January Quarterly Meeting in 1895 the Committee were empowered, in view of the surplusage

of capital, to advance a further £2,000 to members purchasing houses.

The question of supporting the Keighley Charity Organisation Society had been decided in the negative a few days earlier by the Committee, as it was felt that in times of distress the Society were always ready to assist their poorer members by grants in kind. This refusal was qualified by a recommendation, from the same meeting, that a subscription of five guineas should be made to the Keighley Cinderella Club. This was confirmed at the Quarterly Meeting.

A notable step was taken by the same meeting, in its recognition of the eligibility of women to a seat on the Board. Up to the present, however, woman suffrage is a right that the Society has not thought fit to exercise, though in the Guild it has had ample evidence of the capability of the fair sex for useful service.

In January, 1895, the Committee took steps for giving up their tenancy of Broom House Farm. The business proved to be an unpleasant one, but it was carried through, and the Committee became tenants for land on the further side of High Spring Gardens Lane.

In February, 1895, a grant of £4 was made in kind for the alleviation of local distress.

The Committee in March accepted tenders for seven houses in Emily Street.

On April 11th, 1895, a recommendation was made in favour of subscribing one farthing per member to the Airedale Propaganda Scheme, which has for its object the promotion of Co-operative Productive Societies in the district. The fund is still accumulating, but no definite step appears to have been taken with the object of giving practical shape to the scheme.

In May, 1895, a new arrangement was made as to the Managers' bonds. The custom had been for them to deposit the amount of their bond with the Society, and to receive 5 per cent interest upon the money. They were

now required to provide a bond in the Co-operative Insurance or other Fidelity Society, otherwise the interest on their existing deposit would be reduced to 4½ per cent. It is now 4 per cent.

The new development of the Society in the Morton Banks district dates from May 30th, 1895, with a recommendation to buy 2½ acres of ground at £300. This was accepted by the following Monthly Meeting. In July the Committee decided to lend a further sum of £2,000 on mortgage of real property.

In July Mr. R. Mackley's editorship of the *Bee* commenced, and the Society's magazine began to show signs of new life.

At this time a statement was made as to the position of the Library. The number of volumes on the shelves had grown to 2,200, and the 800 borrowers managed to get through an average of 1,600 books per week.

In September, 1895, the influx of money lent to the Society became so great that the Secretary was instructed to give notice that the rate of interest paid upon it would be reduced from 3½ per cent to 3 per cent, and the same percentage has been paid up to the present.

At the Quarterly Meeting in October of this year a grant of £50 was made to the Educational Committee. It was explained that, on the basis of a rental value for the Newsrooms, &c., the operations of this Committee were costing the Society about £400 per year. The familiar subject of leakage was again discussed, and a complaint was made that the Keighley Society allowed a margin of 4d. in the £ as contrasted with 1d. at Bingley.

At the January Meeting of 1896 the main topic seems to have been some criticism of the Independent Labour Party's action in pushing the sale of private traders' goods because they advertised in the party's journal.

In an address to the Women's Guild on November 11th, 1895, on "Loyalty to the Drapery Department,"

Mr. John Mitchell said that when it was taken into consideration that three-fourths of the inhabitants were Co-operators, the turnover of this department was only £8,730 per year, or but 6½d. per member per week, as compared with an average of 2s. 3d. per week at Oldham and Sowerby Bridge.

On December 17th the Library was reopened after books had been purchased and repairs effected to the amount of £72. The nights of opening were Mondays, Tuesdays, and Fridays, as well as Saturday afternoons. An apology was published in the *Bee* for January, 1896, from a youth who had pilfered a magazine from the Bradford Street Reading-room.

On December 10th a District Conference of Women's Guilds was held in the Assembly Room, followed by a public meeting, at which the speakers were Miss Llewelyn Davies, Miss Harris, Mr. William Thomson, and Mr. J. Thornton (Chairman of the Educational Committee).

At the beginning of 1896 the Committee continued to make further investments of their accumulating capital, and the possession of so much money enabled them to continue the policy of acquiring further properties in the neighbourhood of the Central Stores, even if the price were such as to give a very bare return. In March, for instance, a house in Brunswick Street and another in Adelaide Street were added to the investment list. Negotiations were also instituted which led later in the year to the purchase by the Society of the whole of Poplar Terrace and ten houses in West Leeds Street and West Lane. The April Quarterly Meeting empowered the Committee to invest no less than £10,000 either in real estate or in Co-operative Productive Societies. The Chairman told the meeting that there was a sum of £13,000 lying in the bank.

CHAPTER XVI.

1896-1899.

The Secretary on "Employment of Co-operative Capital," with Illustrations from the Society's Operations—A Neighbouring Society's Trouble through Embezzlement—Special Audit of Keighley Society's Accounts, and Its Gratifying Result—A Newspaper Compliment—Clothing Club—Thwaites Brow Store Mooted—Houses and Shop in Fell Lane—Store at Utley, and Extensions at Ingrow and Lawkholme—Grant of 1,000 guineas to Hospital Building Fund—Distress through Local Strike—Ticket Required for User of Newsroom—Mr. G. J. Wardle Appointed Editor of *Railway Review*—Proposal to Close the Restaurant Defeated—A Third Auditor—More Houses Erected in Fell Lane—End of Engineering Dispute—The Question of Membership-Insurance—Enormous Influx of Tin Checks—The Secretary Completes Twenty-one Years' Service: Presentations—The Society's Remarkable Progress Sketched—A Children's Fête.

AT the Quarterly Meeting of the North-Western Section (Airedale District), held in the Co-operative Hall, Queen Street, on Saturday, April 11th, 1896, about 100 delegates being present, Mr. Hartley Whitaker, of the Keighley Society, read a paper on "The Employment of Co-operative Capital," which was reproduced in the April *Bee*.

He urged that, in order to use such capital Co-operatively and find the means of self-employment to a much larger degree than had yet obtained, it was essential that only a fair rent or market rate of interest should be paid upon it to the investor. When there was £132,000,000 invested in Post Office and trustee savings banks at an average of under 2½ per cent, as compared with 18½ millions in the various Co-operative Societies, and that of this latter over 5 per cent of the whole was invested in the Co-operative Wholesale Society at 3 per cent, it was obvious that money was cheaper than in the old 5 per cent days. It was time, therefore, that Co-operative Societies should come into line at 3⅓ per cent. Mr. Whitaker also favoured, concurrently with this reduction of interest, such a lowering of the price of goods that no Society should aim at paying more than a 2s. dividend. He pointed to Building Society work as a means of outlet for surplus funds, and mentioned that the Keighley Society had thus advanced £33,253 in nearly fourteen years, and that already £19,019 of this had been repaid. (The amount out on mortgage in September, 1910, was £23,551. 10s.,

FRANK MIDGLEY.

and foreclosures have been very rare.) This money had been advanced at 4½ per cent, plus 2s. per cent for working expenses, but he advocated that this rate should also be reduced. He further advised Societies to buy land and build houses themselves upon it for investment or sale. The Keighley Society had formed a staff of joiners who not only did the work required in their Stores, but also the joiners' work required in the erection of houses; and in addition to saving the commission on contracts he believed they got a good job done, and more cheaply than under the competitive system. Turning to productive Co-operation as a means of finding employment for more of their members, he opined that they had only yet touched the fringe of the problem. He thought that in any Co-operative concern it was essential that the workers should be admitted as members, and should be entitled, in addition to wages, to an equal share with capital and consumer in the profits made. In this matter the Scottish Wholesale had realised its responsibilities. As a means of further developments he would suggest a fusion of the system known as the Wholesale and that of a federation of Societies in given districts. Instancing the Airedale district, where they had located the Keighley Ironworks, the Airedale Manufacturing Society, and the Bradford Co-operative Cabinet Makers—all of them languishing for lack of support—his suggestion was that local Committees should be elected as heretofore, to manage the producing part of the business; that, as an experiment, the Wholesale Society should advance as much capital as the Societies already possessed; and that a Finance Committee should be formed of two members from the Wholesale Society and two from the local Committees, who should also be charged with the duty of finding a market for the goods produced. In closing an able paper, Mr. Whitaker said they could not expect to make satisfactory progress in the further development of Co-operation without more mutual confidence on the part of the rank and file.

The July Quarterly Meeting of 1896, although having before it a comparative increase in the sales of £2,858, noted that the Jewellery Department, of which a special stock had been taken, showed a loss of £40. At the meeting complaint was made that the butchering profits were too large. This came, perhaps, from members who were ignorant of the experience of too many Societies with this branch of business, and consequently less thankful than they might be for prospering trade.

About this time a neighbouring large Society was having trouble with embezzlements, and a feeling of alarm was, naturally, beginning to spread. The Keighley Committee had their eyes open, and took the prudent step of having a complete Special Audit of the books made. Nearly

twenty years had passed since the time of great anxiety in 1877, and, however good a system may be in use, it is a cheap precaution to see from time to time if all the parts of the mechanism are in good and efficient working order. For an extra £25 is neither here nor there when general confidence is in the balances. The Co-operative Wholesale Society have an excellent staff of Auditors ready to be sent out for service where required, and their expert inspection and counsel tend to stabilise the movement in localities where distrust may have begun to grow.

It is rather remarkable that beyond the bare mention of the fact that on October 29th, 1896, the Special Auditors' Report had been received by the Committee, no further sign of such an important investigation is visible on the surface of things. If some habitual quidnunc put a question at the succeeding Quarterly Meeting, it must have been in such a matter-of-fact way that no attention was focussed on the point, and even the vigilant Editor of the *Bee* finds no room in his readable "Notes and Comments" for such an epoch-making step.

One has often to go from home to receive a certificate of character, and so in default of any familiar voice one is compelled in this instance to turn over the files of the *Bradford Observer,* or to thank Mr. Stansfield (the Assistant Secretary) for having preserved an unsolicited testimonial from them that ought to bear reproduction. In the *Bradford Observer* for October 27th, 1896, occurs the following note in the "Observatory" column:—

Since the embezzlements from the Bradford Co-operative Society many similar Societies in the district have taken precautions to close every loophole for the commission of similar frauds, and have had Special Audits of their books. Probably very few of them, however, will come out of the ordeal so well as the Keighley Co-operative Society, who entrusted the task to Special Auditors from Manchester. The Society has a turnover of nearly £170,000 per annum, and has a very large amount of capital invested, but the total discrepancy in the books only amounted to about £5. Probably very few private firms with the same turnover could show so satisfactory a result after a most searching audit. The recently issued report of the Keighley Society, too, gives them another cause for distinction in the Co-operative world. The district which the Society serves is practically co-extensive with

that of the borough before the recent enlargement, and has a population of about 34,000, and, therefore, on the ordinary basis of five persons to each house, rather under 7,000 houses. At the present time the total membership of the Keighley Co-operative Society is 6,131, and, therefore, after allowing for the fact that sometimes there are two or even more members of the Society in the same family, it is not unreasonable to conclude that the Society supplies four-fifths of the inhabitants of the town with the necessaries of life. The customers of the Society are certainly not drawn from the surrounding villages, for few, if any, districts are more thoroughly studded with Co-operative Societies than that immediately around Keighley.

A system of Clothing Clubs had been in operation at the Stores for a considerable time, the underlying idea being to assist members to save up to £1 for the purchase of clothing or other goods sold at the Stores. They were, however, not entirely satisfactory, the principle of drawing turns for the advance of £1 by ballot leading to irregularities through members who had drawn in some instances failing to continue their instalments to the end of the period, and consequently involving the general funds of the Society in some loss. In August, 1896, it was decided to wind up the existing Clubs, and in November the end of the last quarter of the year was fixed as the time limit. What is known as the Eccles system was adopted at the beginning of 1897, the rules being settled later in the month.

The October Quarterly Meeting in 1897 was the occasion of a suggestion of a Store for the Thwaites Brow and Long Lee District, but action was postponed. An effort had been made to buy the old Store in Bridge Street, where the Society's business had been carried on ever since March, 1862, but the property was sold for more than the Committee's limit, and, in their opinion, more than it was worth.

On December 10th, 1896, plans were ordered to be prepared for houses and shop in Fell Lane, and later on arrangements were made for the opening of the Morton Banks Store on April 3rd, 1897. The results of its trading for the first quarter were very satisfactory. Extension was in the air about this time, for negotiations were set on foot for the acquirement of a Store site at Utley;

plans were ordered in April for new shops at Ingrow; property was bought in Adelaide Street, to the north of the Central Stores; in September power was given to the Building Sub-Committee to acquire a site in Lawkholme Lane; it was decided to erect a block of thirty-three houses in Fell Lane, and before the year ended thirty-five more were sanctioned; and the cessation of the Bridge Street tenancy was compensated for to some extent by the purchase of the block at the corner of South Street and Oakworth Road, formerly owned by the late Mr. Joseph Wright.

The year 1897 is one on which the members of the Keighley Co-operative Society can look back with satisfaction. The scheme for a new and larger Keighley and District Hospital had been in the air for some time, and it now resolved itself into a serious attempt to raise £15,000 for the building fund and £10,000 for endowment. There are some who begrudge any help to such an institution on the ground that rich people ought to find all the funds. Co-operators, as a class, whatever their political or economic views, do not agree that the luxury of philanthropic help shall be denied them; and, recognising that the bulk of those treated in our public institutions come from the working classes, they claim a share in the pleasure of doing good without any hope of a direct return. In their April report the Committee stated that since its establishment, twenty-one years before, the hospital had done a good work for the benefit of the working population, and the following pregnant sentence was added:—"The object of Co-operators is not only to make dividends, but also to take a share in providing for the housing and relief of the sick and injured." This appeal was not made in vain, for, as mentioned in an earlier page, the meeting authorised a grant to the Hospital Building Fund of a sum of 1,000 guineas, to be taken from the Society's Reserve Fund.

Strikes, and the distress occasioned by them, loomed largely this year. There was first the Penrhyn trouble, and then came our own engineering lock-out. This was of wide range, and in September the Keighley Co-operative

Society's Secretary was instructed to write to the Co-operative Wholesale Society to ask for a share of their fund of £3,000 for the alleviation of strike distress. The response was not large, but it was added to the local Society's grants, and these, as usual, were distributed in kind, not in money. In October the Lock-out Committee were asked for a list and particulars of the most necessitous cases, and a grant of £10 worth of provisions on each of two successive weeks was made. At the Quarterly Meeting, held in the Mechanics' Institute, a ballot was taken, when, by 709 votes to 141, it was resolved to grant a sum of £100, at about £15 per week, in alleviation of distress arising from the lock-out. It was stated that in the distribution of the £20 previously granted, no distinction had been made between members of the Society and non-members. A noteworthy fact deserves mention also, namely, that in spite of the serious trade dispute, the turnover for the quarter had shown an increase of £1,200, and the full dividend of 3s. to members was again recommended.

In the early part of the year 1897 the *Bradford Observer* made some comments on the restricted generosity of Co-operative Societies in the Airedale district, pointing out that out of profits amounting to £326,425 the donations for charitable purposes had only reached £901, of which the Leeds and Bradford Societies between them contributed all but £301, which was made up by the remaining forty-six Societies. And for educational purposes Leeds, Bradford, and Keighley accounted for £1,300 out of the £1,465 so allocated, and this notwithstanding that twenty-eight of the Societies paid 3s. in the £, and ten more than 2s. 6d.

The Keighley Educational Committee were finding such a growing demand for literature that they took measures this year (1897) to provide for it by undertaking structural alterations, and purchasing a Cotgreave indicator to facilitate work on both sides of the service counter. The improvements and new books cost about £100.

In the *Bee* for July, 1897, notice was given that after August 31st no one would be allowed to use the Newsroom

unless possessed of a special ticket, to be obtained on production of share book. This step had been rendered necessary by the frequent cases of theft or mutilation of the periodicals.

Under the auspices of the Educational Committee a Free Concert was given in the Co-operative Hall on Saturday, October 30th. There was a large audience, and Mr. S. Costigan (Leeds) gave a short address during the evening on Co-operative principles.

During the autumn of 1897 the Women's Co-operative Guild showed considerable activity. There was on November 3rd a very successful Conference for all the Branches in the Airedale district, at which Mrs. Byles (Bradford) gave an informing address on "Health." A week later Mr. G. J. Wardle dealt with "The Good Old Times of the Fifteenth Century," arguing that, taking everything into consideration, the labouring classes were better off then than they were to-day. Other papers at following meetings were "Removing the Wall" (access to the land) by Mr. William Thomson; "Gipsies," by the Rev. F. G. Ackerley; "Coral Reefs," by Miss Shaw—a list which will represent the character of the fare that the Guild provided for its members from time to time. It needs very little imagination to realise the value of providing the minds of the listeners with something better than the commonplace material which naturally forms the basis of much of the small talk of a woman's daily life. That this is so is in most cases her misfortune rather than her fault.

At the January Quarterly Meeting of 1898 it was decided to continue the granting of relief in kind to the extent of £15 per week from the reserve fund, for the relief of distress during the continuance of the engineers' lockout. This was sanctioned on a ballot by 321 votes to 74. In spite of the trade conflict, the sales for the past quarter had increased by £923.

The *Bee* of April, 1898, contained the announcement that Mr. G. J. Wardle had been appointed to the editorship of the *Railway Review*, and from the pen of Mr.

Councillor Herbert Horner appeared a short biography of the new Editor, which had been specially written for the *Railway Review*.

Mr. Wardle was born at Newall, Lincolnshire, May 15th, 1805, his father being then a collier. Six years later his father entered the service of the Midland Railway Company and was sent as horse keeper to Derby, afterwards being transferred to Wisbech. Here young Wardle received instruction from an old hunchbacked man, who taught school at home, and he made good progress. About two years later the Wardle family removed to Keighley, and George was sent at the age of eight to the mill, as a half-timer. Before leaving school at thirteen Mr. Wardle had won a free scholarship at the Keighley Trade and Grammar School for three years in succession, the last time heading the list. Unfortunately, his father's income as a railway drayman would not admit of the boy taking advantage of the scholarship won. At fifteen he became a clerk at the Midland Railway Station, and he remained here, with gradual promotion, until he received his journalistic appointment. In his eighteenth year Mr. Wardle became a local preacher amongst the Wesleyan Methodists, and joined the Young Men's Christian Association. Here he laid the foundation of his literary and poetic tastes, contributing essays, and taking an active part in discussions. For six years he acted as Secretary, and took two or three prizes for essays written. In 1889 he was awarded a prize of £2. 10s. in books by the local Sunday School Union. Later on he began to study the Labour problem, joined the A.S.R.S., and began to write for the *Keighley Labour Journal*, of which he was for a considerable time the Editor. In 1895 he published a small book of poems, which were favourably reviewed. On the General Committee of the Co-operative Society his labours had been much appreciated by his fellow-representatives. Mr. Horner's sketch concludes: Enough has been said to show that in the new Editor railway workers of all grades will have a sympathetic friend, a practical administrator thoroughly conversant with railway matters, an able and persuasive speaker, and a servant who, both by voice and pen, will be well able to emphasise the wants of his fellow trades unionists, and at the same time to commend the respect of friend and foe alike by his unswerving honesty, hard work, and faithfulness to his convictions. In short, Mr. Wardle is a worker, a man of high character, and of an energetic and plodding determination.

The new ticket arrangement for the Reading-rooms appears to have worked satisfactorily, for at the beginning of 1898 it was reported that over 1,000 tickets had been applied for, and there had been less mutilation of papers. Five offenders by rowdyism had been dealt with by the infliction of varying terms of deprivation. The borrowers

of Library books (over 2,400 volumes being now available) numbered over 600.

At the beginning of 1898 a notice of motion was given in Committee to close the Restaurant, but this only got as far as a reference to the Building Committee. Like many experimental steps in Co-operation, this new enterprise at the beginning did not prove a commercial success, and, in fact, it was not until the present Manageress was appointed that its operations wore a more encouraging aspect. Even now, however, the liberal dinners afford but a slender margin for the Society, but the meals are much appreciated, and are largely taken advantage of by working men. The trade done is chiefly in mid-day dinners. The Restaurant, however, has a distinct value as a Bread and Confectionery Store.

In February, 1898, the Office Committee recommended the appointment of an additional Auditor, making three, with remuneration at the rate of £25 per annum each. In March tenders were directed to be got for twenty-four more houses in Fell Lane. The Society has built over sixty in this district, and a fair number of them has been sold. The same month saw the purchase of eleven houses in Brunswick and Adelaide Streets, in continuation of the policy long pursued by the Committee, and wisely so. The cost of this last purchase was £1,120.

At the April Quarterly Meeting of 1898 the Board were able to report that the Society had not suffered to a serious extent through the engineering dispute, and, in fact, there had been a comparative increase in sales for the March quarter of £2,789. The Committee were also authorised to invest a further £5,000 in real property. The Society had just improved their telephonic advantages by becoming subscribers to the National Telephone Company. This convenience had now become a necessity, and by means of the wire a large proportion of the purchasing is done of the Co-operative Wholesale Society, chiefly from their Saleroom in Leeds, though the goods mostly come from the Manchester headquarters.

The Lawkholme Store was opened in May, 1898.

On September 3rd, 1898, Mr. F. Midgley (President) had the honour of laying one of the ten Memorial Stones of the new Keighley Victoria Hospital on behalf of the Society, one of the largest subscribers. He was presented with a mallet and silver trowel.

In December, 1898, Mr. John Clough (Haincliffe) was invited by the Committee to explain his insurance scheme, based on payment of premiums out of profits. Mr. Clough has always followed the Society's progress with keen interest, and although nothing came of the suggestion at the time, it no doubt called attention to a matter that is now receiving a good deal of consideration on the part of Co-operators, not only of our own, but many kindred Societies.

The sales for the September quarter of 1898 showed an increase over the corresponding quarter of about £2,000, although flour had fallen in price 3d. per stone. Again, in the December quarter the increase was £2,320, but the fact that a change in the check system had led to the return of £6,000 worth of tin checks more than the quarter's normal sales necessitated the withdrawal of £786 from the Reserve Fund in order to pay dividends of 3s. and 2s. 3d.

On March 4th, 1899, there occurred an interesting event in the Society's history. This was the recognition of twenty-one year's faithful service by their Secretary (Mr. Hartley Whitaker). The tangible evidences of the appreciation felt by the Committee and members of that service took the shape of a gold watch and chain, a marble time-piece with side ornaments, and a davenport secretaire. The occasion was also marked by the provision of meat teas for about 1,700 persons in the West Lane Church Schools, and the Spencer Street and Cavendish Street Sunday Schools, followed by a large gathering in the Mechanics' Institute, where speaking took place at intervals during the presentation and concert.

The occasion furnished an opportunity for glancing back at the remarkable progress of the Society. In the seventeen years 1860–77 the business done represented £325,217, and the profits, £19,078; 1877–84, £501,058 and £54,088; 1884–91, £905,405;

and £119,136; and 1891–98, £1,227,898 and £170,494. Mr. John Mitchell (President) occupied the chair, and among those supporting him were Messrs. Thomas Killon and E. Grindrod (Directors of the Co-operative Wholesale Society); Mr. John Howells (President) of the Halifax Flour Society), and delegates from about thirty of the Co-operative Societies in the district. The President recalled the fact that the Keighley Co-operative Society did not make a great deal of progress during the first ten years of its existence, but from 1871 to 1877 the most rapid and enthusiastic growth took place that the Society had ever known, the membership rising from 405 to 1,488. The presentations had been confided to himself and Mr. Watson, as the two members of the Committee who were on the management at the time of Mr. Whitaker's appointment. Mr. Whitaker was known to all those who had sat on the Committee to have loyally fulfilled the duties of his office; he had been a willing and obedient servant of the Society, and a genuine sympathiser with the cause they all had at heart. Besides having been Secretary for twenty-one years, he had been an Auditor in 1876 and 1877. Mr. Mitchell then handed to Mr. Whitaker the timepiece and writing desk.

Mr. John Watson, who presented the gold watch and chain, said that he had known Mr. Whitaker since boyhood, and as far as he was aware they could not find a blemish on his character, which ever way they looked at it.

Mr. Whitaker, in responding, confessed that he could hardly find words sufficient to express his gratitude to the Committee and members for their handsome testimonial. He remembered that soon after his appointment in 1877 he discovered what an arduous task he had undertaken. The Society at that time was in a critical condition, the confidence of the members having just been severely shaken. As one of the Auditors at the time, he found that the profit realised on flour alone ought to have been £600 over and above the ordinary profit, but it turned out at the end of the half year that there was no profit to be divided. Unless he had had the able assistance of his genial friend, Mr. Howells (President at the time), and of Mr. Mitchell, Mr. Watson, and others, he should have had almost more than he could have managed. From that point, however, the stream of success set in which had flowed with increasing volume down to that moment.

Mr. Killon, in the course of an able address, observed that critics of the Co-operative movement in their ardour seemed to have forgotten two important facts: (1) That the organisation as a whole contributed every year out of profits no less than £50,000 for educational purposes, and £45,000 for charitable objects; and he would undertake to say that nine-tenths at least of the members of Co-operative Societies were amongst the best citizens and best ratepayers in the borough; and (2) as to the complaints of private traders, he questioned whether there was now a shopkeeper in the Keighley provision trade who was in it when the Society commenced. He failed to see, therefore, how, if such went into the

trade after the Society had begun, and their speculations did not prove a success, they could in fairness say that Co-operation was crushing them out. What was likely to crush them out in the immediate future was not so much the Co-operative movement as the gigantic private trading concerns promoted by persons of wealth. As to the Co-operative Wholesale Society, the Keighley Society joined it in 1863, and put into it £11,000 of their own money. They had drawn out £18,000, and still had £13,000 standing to their credit, so that the Keighley Society had practically cleared in dividends and interest £20,000 more than they invested.

And so, in several respects, the festival marked a new, interesting, and encouraging "stocktaking" of the Society.

The *Keighley Commercial Advertiser* of March 3rd, 1899, made some appreciative references to the Society's Secretary. The writer of the article, himself well acquainted with Co-operative management, said:—

> The subject of this brief sketch has been known to me during the whole time, and I make this statement with the greatest emphasis, that there never was a more painstaking and faithful servant than Mr. Whitaker. Gifted with extreme sensitiveness and tenderness, yet in business matters he is thoroughly alive to the best interests of the complex Society by whom he is employed. He has denied himself all external honours with a view to absolute devotedness to the Keighley Industrial. . . . I have not the slightest hesitation in saying that the extraordinarily detailed knowledge acquired by Mr. Whitaker during the past twenty-one years of the Society's phenomenal growth is of invaluable importance. . . . Endowed with a large mathematical aptitude, and being a healthy, well-built, and intellectual man of commanding presence, one can easily see that as the Society's principal commercial representative he has doubtless helped most materially to its prestige and prosperity.

In connection with the Secretary's "Coming of Age," the Committee were recommended by the April Quarterly Meeting to consider the desirability of holding a Children's Fête, and this took place on August 12th in a field off Bradford Road, opposite Victoria Park. The Educational Committee had the duty of providing for over 2,000 little people, who were marshalled in the Rectory grounds and marched in procession to the field. The mugs in which the tea was served were presented to the children as souvenirs of the occasion. The net cost of the treat was £84. 11s. 2d. It was the first Children's Festival given by the Society.

E. THORN.
Hon. Treasurer

B. MOULDING,
Minute Secretary.

P. DICKINSON.

T. HOGARTH.

CHAPTER XVII.

1899-1902.

Co-operative Representation in Parliament—The Society and the Local Commission of the Peace—Mr. John Mitchell's Co-operative Work—The Library and the Corporation: Transfer Defeated—A "Co-operative Ward" to be Furnished at the Victoria Hospital—The Low Bridge Corn Mill Idea—Parish Feast Holiday Amalgamation Scheme—Enlargement of *Bee*—Devonshire Street and East Avenue Stores—A Branch for Aireworth—Coal in Bags—Death of Mr. John Howells—The Committee—Old Age Pensions—Refusal to Increase Members' Share Limit—The Society and Employers' Liability.

IN March, 1899, the question of separate Parliamentary representation for Co-operators again came up, on reference from the Peterborough Congress. The same desideratum has occupied the minds of members in this and other Societies on many occasions, but opinion has been much divided. The matter came up again in October, 1905, but in December of that year the Committee decided the matter in the negative by ten votes to two.

In another direction the Committee were resolved to put forward the claim of the Society to a share in the machinery of public administration. The proposal to apply for a separate Commission of the Peace for the borough suggested the desirability of a Society which practically represents every home in it being represented upon the Commission, and accordingly on March 20th the Committee decided to submit the names of Mr. John Mitchell (President) and Mr. Hartley Whitaker (Secretary) for inclusion, and this was embodied in a petition on April 15th, 1899.

The April Quarterly Meeting unanimously expressed its disagreement with the action of the Town Council in declining to accept the Society's nominees, and resolved

to send up the two names to the Lord Chancellor. The ultimate result was that, as stated on an earlier page, the Society had the satisfaction of seeing Mr. Hartley Whitaker and Mr. William Thomson added to the Bench, as well as Mr. Mitchell.

In the *Bee* for July, 1899, appeared a portrait and the following biographical sketch of the President:—

Mr. Mitchell is a native of Keighley, having been born in Adelaide Street on December 2nd, 1849. He was educated at the National School—in fact, as scholar, teacher, or superintendent he has been connected with the school all his life. He has been superintendent for about ten years, and still holds that honourable position. After leaving school, Mr. Mitchell went to the firm of Messrs. George Hattersley and Sons to learn moulding, and only recently severed his connection with that firm after thirty-three years' service. Mr. Mitchell has been officially connected with the Society for nearly twenty-four years. He was first elected to the Committee in September, 1875, and retired again in 1886, having served continuously for eleven years, during ten of which he acted as Treasurer. He was re-elected to the General Board in September, 1891, and was elected President, in 1892, which position he held till his retirement by the five year's rule; he was again returned to the General Board in September, 1897, and was at once reappointed President. Mr. Mitchell's work, however, in the Co-operative movement has not been confined to Keighley alone, as he has been on the Executive of the Airedale District Association for twenty-two years. He is also an earnest advocate of Co-operative Production, and has for the past ten years been on the Directorate of the Keighley Ironworks Society, Limited. He has also served nine years on the School Board, and when the Borough Bench was formed was made a Justice of the Peace, an honour it is hoped he will strive to justify by tempering justice with mercy, and by endeavouring to make the punishment compatible with the crime. The chief characteristics of Mr. Mitchell are straightforward dealing, honesty of purpose, and fearlessness in advocating what he believes is right, although it may be unpopular.

Further extensions of the Society's business became necessary in 1899 to keep pace with the growth of the town, and in March and April the Committee were in negotiation for sites in Devonshire Street and Showfield (East Avenue).

The Library was said in 1899 to contain between 3,000 and 4,000 volumes, and as the adoption of the Free Libraries' Act by the Corporation was under discussion it

was thought by some that instead of rendering the continued existence of the Society's Library unnecessary, such a step would probably increase its usefulness.

Writing in the *Co-operative News* for September 27th, 1902, the late Mr. George J. Holyoake stated that he had heard with astonishment and incredulity that some Societies, whose glory it was to have established Libraries for themselves, were handing them over to other bodies, and away from their own control. Wrote he:—

> New controllers of the Public Libraries will arise who will dislike the books the Stores have given them, will keep the books out of the catalogue, or never replace them when they are worn out. We see what revolts of opinion and practice are going on under Imperialistic influences. We see the disruption of our schools, and the alienation of all our liberal teaching. Public Libraries will soon share the same fate. If Stores begin to begrudge the noble expense of a Library, they will soon begin to begrudge the expenses of education. When niggardliness creeps into the minds of Co-operators under the paltry expense of taking a penny from the dividend, ratepayers will plead their pernicious example and discontinue Public Libraries, with a view to save themselves a penny in the rates. When the deadly influence of commercialism is allowed to creep into the mind, farewell to the honourable distinction of Co-operation. The strongest argument against boycotting shopkeepers is that the Stores devote a portion of their profits to the diffusion of intelligence. Is this noble distinction about to cease?

On April 14th, 1904, the General Committee expressed themselves in favour of handing over the Library books to the Free Library, retaining only a Reference Library of purely Co-operative works. The matter went no further at that time on account of the indisposition of the Educational Committee to act upon the suggestion. The same kind of spirit was manifested so recently as October, 1908, but happily the members have so far resisted the pressure that has been brought to bear upon them to take a step so out of harmony with the very genius of true Co-operation. For the winter season, 1899–1900, the Educational Committee, having had a rather unfavourable experience with lectures during the previous two or three years, decided to form classes, if desired, in the three R's, as well as in book-keeping and shorthand. The outcome was disappointing.

The Society suffered two rather serious losses about this time. In September, 1899, the Committee passed a vote of condolence on the death of Mr. B. Ambler, an ardent and clear-thinking Co-operator, whose presence and counsel at the Airedale Conferences were very helpful to the movement.

Then, on October 23rd, 1899, Mr. John Howells resigned the position of the Keighley Society's representative on the Halifax Flour Society, which he had held for thirteen years. He had long rendered yeoman service in sunshine and in shower. Mr. F. Midgley was appointed in his room, and has served since continuously.

Mr. Frank Midgley, the Jubilee Year President of the Society—and eighteenth of the line—is a native of Keighley, having been born on July 7th, 1863, at Holycroft. He is one of a family of ten. His parents removed the same year to Bogthorn, and remained until he was ten, and then, after a short halt at Exley Head, the family returned to Keighley. He began his working life as a half-timer at Grove Mills, and when fifteen he was apprenticed to the carpentry and joinery trade with Messrs. Greenhow and Sugden, subsequently working for some years with Messrs. Smith and Paget. For a number of years he has been foreman joiner for the Keighley Ironworks Society Limited, and since then for the Co-operative Wholesale Society Limited at the same place. His school life was spent at the Sykes Head Wesleyan Day School and at Ingrow National School, and he subsequently attended the Evening Classes at the Keighley Mechanics' Institute. Mr. Midgley's first experience of Co-operation began with his being sent for groceries to the Oakworth Stores, and he has lived to take part in the absorption of the smaller Society by the larger one, of which he is now the head. He became a member of the Keighley Co-operative Society in 1886, and practically the whole of his spare time has been devoted to promoting the interests of the Society. He was first elected a member of the Educational Committee in October, 1887, and a member of the General Committee in April, 1891.

He has, in fact, filled all the posts open to a member except that of salaried Secretary, and the Society as a whole has benefited by his logical mind, his cool and unbiased judgment, his financial ability, and his close acquaintance with the business of the Society and the development of the movement as a whole. His able and firm guidance of the general meetings has been a model of chairmanship, and in many ways the Society has had in him a willing and valuable servant, who has worthily represented it in the larger assemblies connected with the movement.

Mr. Midgley has been President in 1896–7, in 1902 4, and from October, 1909, to the present time; and on the Buildings Committee he has been a most useful member for the past twenty years. The "Garden Suburb" movement, which has led to the erection of blocks of twin cottages on the Morton Banks slope, has had in him a warm friend, if not an originator, and he has had the courage of his convictions in purchasing one, in which he now resides.

When, in 1899, he had to retire from the General Committee under the five-year rule, he was asked to fill the vacancy created by the death of Mr. John Howells on the Board of Directors of the Halifax Flour Society Limited, on which Board his father-in-law, the late Mr. Edwin Skaife, had previously held a seat, and he has occupied the position ever since. Mr. Midgley is a member of the Independent Order of Rechabites, and is a Wesleyan. He married Annie, eldest daughter of the late Mr. Skaife, steward for the Keighley estates of Capt. Greenwood, of Birstwith, and has one son.

On other Societies the Keighley Committee has been represented, Mr. Holmes Lund having sat on the Board of the Bradford Co-operative Cabinet-makers' Society for many years, and Mr. E. Thorn on that of the Sowerby Bridge Flour Society since 1901.

During October, 1899, alterations were in progress at the Brunswick Street premises for the Furnishing and Clog Departments in their present locations. One

acceptable improvement was the provision of a ladies' fitting-room in the Boot and Shoe Department.

On December 11th, 1899, the Committee resolved to approach the Committee of the Keighley and District Hospital with a suggestion that a ward should be named the "Co-operative Ward," the Society undertaking to furnish it at their own cost. This was acceded to, but it was not until April, 1904, that the Quarterly Meeting carried out this undertaking by voting £120 for the furnishing of the ward; and in October of the same year the Society's subscription to the Hospital was increased from ten guineas to twenty. At the January Quarterly Meeting of 1900 the Committee were urged to seek direct representation on the Hospital Committee.

With the opening of 1900 an effort was made to put the Jewellery Department on to a paying footing. Then the Committee recommended the authorisation of an investment of £1,000 in the West Yorks Coal Federation scheme, having reference to the acquisition of Upton Hall Colliery. This was approved, but the scheme never came to fruition.

The plans of the new Showfield (East Avenue) Store were passed in May, 1900, and the contracts were let in September, amounting to £996. 10s.

In August the question of a new warehouse began to be ventilated, and the suggested purchase of the old corn mill at Low Bridge was brought forward, and was persisted in with much energy. The matter was debated from all points of view, and opinions were stoutly held. The controversy went on until February 10th, 1902, when the Committee definitely declined to go in for an investment which the majority believed would be seriously detrimental to the Society's interests; and at the price under consideration there is much to be said for their prudence.

In October, 1900, occurs a minute with reference to the mistake of serving customers with powdered borax in place of icing sugar. Both commodities have strong preservative qualities, but they are not good substitutes the one for the other. It is pleasing to note the extreme

infrequency of records of this kind, and, considering the huge turnover of the Society, this is a matter on which the Store staffs deserve credit. Another matter in which the Society enjoys a well-deserved reputation is the justness of its weights and measures. Six years later than the above date there occurred the only summons under this head which the Secretary can recollect. Seeing that it is the duty of Managers to note the times when their weights and scales were to be presented to the testing officials, the Committee had to point out that in future any neglectful Manager must himself bear the consequences of default.

The question of combining the Feast Holidays of the parishes in the neighbourhood of Keighley was taken in hand by the Keighley and District Chamber of Commerce at the end of 1900. The scheme, as taken up by the Town Council, was approved by the Society's management at that time, but, as most of the townspeople know, the Chamber's suggestion did not meet with general approval of the public bodies concerned. Curiously enough, when, in August, 1906, the matter again came forward, with a real promise of success, the Committee refused their support. The change has since been brought about, at least for the Worth Valley, and appears to be working well.

The Society's fourth decade ended on September 30th, 1900, by which time the sales from the beginning in 1860 had reached the big figure of £3,324,012. 1s. 8½d., and the total profits had increased to £414,393. 18s. 6d. The turnover in the last ten years had been £1,788,640. 15s. 3d., and the profits £248,839. 3s. 2½d.; equal, for the last year of the decade, to £27. 8s. 0¼d. per member, and a profit of £3. 18s. 11d. per head.

At the beginning of 1901 the *Keighley Co-operative Bee* appeared in an altered size—a large octavo—and a coloured cover, and was enlarged from eight to sixteen pages. The editorial notes showed that the ambition was entertained of sometime appearing as a monthly, and at the head was printed the announcement that 5,000 copies were issued gratis every quarter.

On Saturday, March 23rd, 1901, took place the double opening of the new Stores in Devonshire Street and East Avenue (Showfield). The festival took the form of two Public Teas and a Concert. At the latter, presided over by Mr. J. Mitchell (President), at least 1,000 persons were present, 700 of whom had been at tea. It was mentioned, as indicative of the wonderful strides made by the Society, that in two years the membership had risen from 6,886 to 7,761; the capital from £101,888 to £113,302; and that from its commencement up to Dec. 1900 the turnover of the Society had amounted to no less than £3,374,877, and the profits to £422,782. 6s. 0½d.

The Chairman pointed out that in the new undertakings the Committee were pursuing their policy of taking the Stores to the people, first making sure that the number of inhabitants and the prospective trade would warrant the extension. In both these two instances the necessity for new Stores had been amply proved. At Devonshire Street the weekly turnover for the three departments had reached £100, while at East Avenue the first week's sales in the Grocery Department alone had been £60. Mr. W. Lander, of Bolton (a Director of the Co-operative Wholesale Society), gave a capital address on "True Co-operation."

During the same month a further extension was set on foot by the purchase of a plot of ground in Bradford Road for the future Aireworth Branch, and two months later directions were issued for the preparation of plans.

In May, 1901, also, the Committee initiated the system of selling coal in smaller quantities than a load. On account of the legal requirement to carry scales if less than 3 cwt. is delivered to customers, the Committee fixed the minimum at three bags.

On Friday, August 16th, 1901, the local Co-operative movement sustained a serious loss in the sudden death of Mr. John Howells at the age of fifty-eight. Mr. Howells was called to the Presidential chair in the dark times beginning in the autumn of 1877, and helped for four trying years to steer the ship into calmer waters. Much

of the recovery of confidence was due to his able direction. Mr. Howells, from 1882 to 1886, was a member of the Town Council, and in his labours at West Lane Chapel and Sunday School he showed how the ardent Co-operator is often a very valuable citizen. The Halifax and Sowerby Bridge Flour Societies joined the local Society in paying the last tribute to a useful man. He had followed Mr. E. Skaife in representing the Keighley Society on the former body, of which he was Chairman at the time of his death.

During 1901 the capital had increased by £8,500, although trade had been generally in a depressed condition. At the Quarterly Meeting in January, 1902, the Committee were empowered to invest a further sum of £10,000. At the same meeting fault was found with the Committee for refusing to join in the Co-operative Union Conference on Old Age Pensions, held in London, for the reason that it was a "political" question. On June 27th, 1907, the Committee atoned for this by petitioning in favour of the measure.

At the April Quarterly Meeting the largest spring turnover in the Society's history—£54,313—was referred to. The President (Mr. Mitchell) advocated the enlargement of the maximum investment for members to £200, with the proviso that only the market rate of interest should be paid on all over £50. This was embodied in a series of proposed amendments to the rules, but failed to obtain the necessary degree of support.

In May, 1902, the Committee considered their position with reference to their liability under the new law as to accidents to employees. In the end a transfer from the Reserve Fund was made that was considered to bring the Society's own Insurance Fund up to an adequate amount.

On August 21st, 1902, a meeting was arranged with the Committee of the Ingrow Lane Co-operative Society, with a view to amalgamation, but the Conference bore no effective fruit.

A. ABBOTT.

F. W. BUTTERFIELD.

E. HOLMES.

J. E. N. BROOKE.

CHAPTER XVIII.

1902-1905.

Combined Defence Against Attacks by Private Traders—Fish and Fruit to be Hawked—The Secretary's Remuneration—Co-operative Societies and Education—Keighley and the Leicester Hosiery Society's Transfer to the C. W. S.—Children's Second Gala—Municipal Coal Depôt Controversy—Women's Guild Sale of Work for Co-operative Convalescent Home at Otley—Margarine, a Drug at the Stores—The Utley Store—Keighley Co-operative Laundry—The Society's Banking—Rearrangement of Office Responsibilities—*Entente Cordiale* Visits.

ON October 6th, 1902, the Committee agreed to support the Co-operative Wholesale Society in defending the associated Societies from attacks by private traders. These had begun with attempts to injure the St. Helens and other Societies, and to prejudice employers against workpeople because the latter were Co-operators; and there were signs of a systematic attempt to discredit the whole movement in the eyes of the public by means of assaults on one organisation after another, as suited the convenience of the enemy. The Keighley Committee realised the seriousness of allowing such malicious and interested attacks to be tamely submitted to, and expressed their approval of the suggestion that the Co-operative Wholesale Society should guarantee £50,000 towards the cost of defending the Societies against whom the venomous onslaught was being directed. Three days later the recommendation was passed that the Keighley Society should guarantee its quota of £300 to what was termed the "Boycott Fund." This was accepted by the members at the Quarterly Meeting on October 22nd, when it was explained that the Co-operative Union had now resolved to raise a defence fund of £100,000. Co-operators, however, had no animosity against other traders, but only wanted "a fair field and no favour." The feeling at Keighley was shown by the fact that the

resolution was carried unanimously. This was the first stage of a campaign of calumny which touched our own Society directly later on, and which in the end brought defeat and disaster upon the libellers. But of that more will be given in its place.

By the beginning of 1902 much-needed improvements had been carried out at the Beechcliffe Store, and on January 8th the Aireworth Branch—the nineteenth—was opened for business. Here, in addition to the Grocery Department, there were provided separate establishments for meat, and for fish and fruit. These places for the vending of perishable goods have tiled walls. In this, as in the previous two or three new Stores, there was observable a distinct improvement in architectural taste, and a desire on the part of the Committee also to add a little artistic attractiveness to the interiors.

In the July *Bee* for 1902 it was announced that the *Co-operative News*, which for two and a half years had been distributed free, would now be charged half-price. The free distribution had only been tried experimentally, and it had had the effect of doubling the circulation.

About this time the Committee, in response to requests, decided to try the experiment of hawking fish and fruit in the thickly populated parts of the borough, and the result of such trading has evidently justified its continuance.

On December 18th, 1902, the Secretary's salary was advanced to £225 per annum. His successive increments have been granted without solicitation, and thus form their own criterion of the growing value of his services to a Society whose career it has been his duty and pleasure to promote for so long a period. Whether his emoluments at the present day are commensurate with his responsibilities is a matter that those acquainted with the salaries paid in similar Societies can best judge. It will be an ill day when the Committee have to say good-bye to so faithful, experienced, and prudent an official. In August, 1904, his salary was augmented to £5 per week.

During the first quarter of 1903 it was decided to effect alterations in the Co-operative Hall, and now the larger meetings of the Society are held in some public hall, the above premises being now entirely devoted to trade purposes.

The duty of Co-operative Societies to persist with the work of education in spite of all discouragements was emphasised at the Quarterly Conference of the Societies in the Airedale District of the Co-operative Union, held at Keighley on January 10th, 1903. And in this connection the pregnant words of the old Co-operative advocate, Holyoake, were recalled: "Education from the first was a primary part of Co-operation—not a caprice, but a policy: not a charity, but a necessity; it was a trade charge."

The Rev. E. F. Forrest (Pemberton), who opened the discussion on "Co-operative Education: A Necessity of the Age," urged (1) That this work was part and parcel of the programme of the pioneers, which, had they neglected, the entire system would have been jeopardised, and might, in all probability, have become ere this as extinct as the dodo; (2) Because, from the standpoint of material prosperity, an Educational Department is one of the very soundest investments; (3) Because an intelligent appreciation of the principles upon which Co-operation is based will prove the strongest antidote to commercial corruption; and (4) Because, recent trade developments having advertised our system and brought it into unusual prominence, Co-operators would be almost criminally culpable if they neglected to turn the opportunity to good account. An interesting and stimulating discussion followed.

In March, 1903, a new arrangement was made by which the Society's employees were to have an additional three days' holiday—six in all—in lieu of the customary extra pay for stocktaking or overtime. In the previous year the Keighley and District Branch of the Amalgamated Union of Co-operative Employees was reformed. It had been in existence a year or two before that time. At the end of the Society's fiftieth year the membership was 120, and branch meetings are held monthly. The officers are:—President, Mr. S. Moore; Vice-President, Mr. J. Dawson; Treasurer, Mr. W. H. Walker; Secretary, Mr. W. Dawson; and there is a Committee of eight.

In May, 1903, the fate of the Restaurant piano was decided. Condemned to be sold, it elicited a tie in the

tenders at £10. When invited to spring, one of the bidders moved up 10d. and secured the music.

The Penrhyn strike led to the formation of the North Wales Quarries Limited, and the Keighley Society invested £100 in shares and an equal amount on loan, more to help the men in their oppressed condition than with hope of profit. The investment was not likely to prove an available asset, and in the 200th quarterly balance sheet the shares were written off.

The future of the Leicester Hosiery Society in October, 1903, was a matter of much anxiety to the associated Societies, like that of Keighley, which were carrying it on. Not that its operations were unsuccessful, but because the Co-operative Wholesale Society had in contemplation the starting of a similar concern of its own. It was largely through the exertions of our Secretary, along with a small Committee representing five associated Societies, that, in response to circulars, the Societies interested met in Manchester, and negotiations ended in the transfer of the business to the central organisation, while the shareholders ultimately received about 35s. per £1 share for the amount of their holding.

The report to the October Quarterly Meeting showed that a special valuation revealed a heavy loss on the Jewellery Department.

It was mentioned that although the Societies in the North had general sales averaging £10 per member, and the Keighley Society (at the July Meeting) only £7, the system under which the local Society allowed several members of the same family to have separate accounts would tend to lower the average here, while the trade per family might be no less than in other localities.

A Quarterly Conference of the Educational Committees' Association of the North-Western Section was held in Keighley in January, 1904, when the subject of "The Problem of Co-operative Education" was introduced by a paper from Mr. Robert Mackley (Keighley). Mr. Mackley had to repeat his paper later on to the Women's Guild.

GENERAL COMMITTEE.

W. PICKLES, J.P.

J. T. KELLY.

H. MOORE.

W. THOMPSON.

S. HODGSON.

On July 23rd, 1904, a Children's Gala, promoted by the Educational Committee—the second of its kind—was held in a field in High Spring Gardens, when about 4,200 children marched in procession from the Great Northern Goods Yard and had tea on the field. For them about 8,500 buns had been baked, and twelve 36-gallon casks of tea—432 gallons—supplied the liquid refreshment. Rain fell during the procession, and its return after tea unfortunately marred the entertainment and the display of fireworks. The treat cost a little over £131.

About this time the question of a Municipal Coal Depôt was in the air, and the Secretary, in reply to some newspaper correspondence, contended that the members of the Society were better served through it than they would be likely to be through any municipal organisation.

This coal-supplying controversy opened with a letter from Mr. Herbert Horner in the *Keighley News* of May 14th, 1904, and continued with intervals well into September.

Mr. Horner, then an Alderman, declared that the Keighley Corporation Gas Committee were selling coal to the Manager of the Sewage Farm at 12s. 10d. per ton, and best hand-picked cobs at that. On the other hand the Co-operative Society, which professed to sell cheap coal but did not, was charging 23s. 9d. per ton, or over £1 per ton, allowing for the "divi." It was evident that someone was "plundering the public." And he closed with some trenchant remarks about a "Liberal-supported system."

The Society's Secretary, in the issue of May 21st, resented the allusion to the Society as a factor for robbing the poor. In inferring that they were charging 7s. more per ton for the same quality of coal than the Corporation, Alderman Horner showed that he either did not know what he was talking about, or that he was wilfully trying to mislead the public. Both the Society and the Corporation were democratic bodies, the chief distinction being that one was voluntary and the other compulsory. But the Society was in a much stronger position for doing the coal trade inasmuch as a plant worth at least £3,800, had, by a wise policy of depreciation, been written down to £185. Besides, the profit shown in the Society's Coal Department had been considerably augmented by the earnings of its own coal wagons. But, assuming that the profit realised from the sale of coal was 3s. per ton, the cost of distribution was less than 10d. in the £, or 3s. 10d. in all. He asked Mr. Horner to point out where the remaining 3s. 2d. needed to make up his

figure of 7s. had gone. Then the Co-operative Society had command of ready cash for all its purchases, and contracted for, say, 20,000 tons of coal, thus being in as good a position for buying as the Corporation could be. As to the point of benefiting the poor, the Society's results had been so far fairly satisfactory.

In the same issue another correspondent, signing himself "Co-operator," intervened with some queries to Alderman Horner. He wished to know if the two coals at 12s. 10d. and 23s. 9d. respectively were the same in quality; if yes, why the cheaper was not generally used by householders; whether the 12s. 10d. per ton covered all working expenses, such as interest on capital, repairs, wagons, distributive wages, &c.; as to whether the Corporation could distribute more economically than the Society; if the latter "robbed" its members at the rate of 7s. per ton, where the proceeds went to; and asked for proof that the Corporation could purchase the same quality of coal at 7s. per ton cheaper than the Society.

Alderman Horner returned to the attack on May 28th, and said that the Corporation also owned coal wagons. Either the other Co-operative Departments had been unduly subsidising the Coal Department, or else the Committee had been charging high prices to make a big profit. He went on to demand that Mr. Whitaker should publish the net wholesale prices that were being paid by the Society for different kinds of coal, and on the other hand he would give those attached to the current Corporation contracts.

The Secretary on June 4th rejoined that Alderman Horner had entirely failed to justify the assertion that Keighley people were throwing away 7s. every time they ordered a load of coal at the Stores. As a matter of fact the members practically got their coal supplied at cost, plus working expenses, which were about 4 per cent. The fact was that Mr. Horner was trying to make comparisons between coals that were not comparable, and he might as well compare a sirloin with a neck-end of beef.

On June 11th Alderman Horner followed with a letter with some comparisons with Batley, and closed with the remark that in June, 1898, the Co-operative Society charged their best coal at 19s. 2d., and had now risen these 4s. 6d., while the Corporation prices had only gone up 1s. 3d.

Mr. Whitaker on June 18th declared that the Batley figures given by the Alderman were not correct, and he pointed out that the supply of coal suitable for domestic use was very limited as compared with other classes, and this fact was the key to the position, as supply and demand were the main factors in determining the price of an article.

In a further letter dated June 25th, Alderman Horner twitted the Society with now advertising a class of coal at 13s. 4d., but this had been described as "nowt but muck." The question at

issue, he argued, could only be settled by the Gas Committee supplying the ratepayers with coal, and the trend of things pointed to municipalisation.

In the same issue another correspondent, "Via," came in and took up Alderman Horner. It was no matter for wonder that colliery owners would sell coal for trade purposes at less than for household use, for the same thing was done by Corporations with their electricity. He then went on to point out the fact that the percentage of their total coal supply used by Corporations in summer was much greater than that of a Co-operative Society, and that the latter, in order to buy their household coal at a "trade" price, would have to provide land and shedding for storage at a cost of probably 6d. per ton; that the cost of stacking and taking down again would probably be another 1s. per ton; that in lying six or nine months the quality of the coal would depreciate probably 10 per cent; and that in taking down, the necessary re-screening would involve a serious loss in the reduction of 40 to 50 per cent of the bulk to dust and small coal, which would have to be sold at 3s. 6d. less, or even under; and that all this time there would be loss of interest on the stored coal, which, further, would have to be insured. There were other conditions to be taken into account, but sufficient had been adduced to prove the Society not to be the robbers that Alderman Horner had set out to establish.

Another correspondent, on July 2nd, supported Alderman Horner with an assertion that private traders were offering the Co-operative 13s. 4d. coal at 11s. 8d.

Mr. Whitaker on the same date regretted that Co-operators should be so eager to "foul their own nest," and again reminded Alderman Horner that what was being done in the controversy was the comparison of different sorts of coal. The coal now being offered at 13s. 4d. was good value at the price, and at least quite equal in bulk to the coals being supplied to the Corporation. He invited Alderman Horner to appoint an umpire to value, along with another umpire appointed for the Society, the two classes of coal introduced into the controversy. Alderman Horner must know that the Society could buy quite as well as the Corporation and under equal conditions. The conditions imposed upon the Corporation were those exposed by "Via," and the cost of stacking alone almost counterbalanced the advantage in price. The great depreciation from exposure was of little consequence for gas making, but if the coal were intended for domestic use about 40 per cent of the stored coal would be found to be small when it was wanted for use.

In the same paper "Co-operator" declared that there was not a municipality in England that could sell similar coal at 5s. per ton less than a Co-operative Society in the same district.

"Via," on July 9th, replied that coal municipalisers were on the wrong tack; what they needed was to get hold of something

with a monopoly, and which the public absolutely needed, and then they could count upon success.

Two concluding letters in the correspondence are one on August 6th, 1904, from "Voter," who considered that Alderman Horner's "bubble of coal municipalisation" had been pricked; and another from "Well Satisfied" on September 24th, expressing his delight with the 13s. 4d. coal now being sold by the Society, and declaring that while they continued thus to supply their customers at wholesale prices municipalisation could afford to wait a year or two.

The depression in trade during 1904 brought down the sales, but the 3s. dividend which had been the rule from December, 1901, was maintained, and has been continued to the present time. At the October Meeting it was pointed out that the purchasing by members of 1s. more per week would have changed the falling off of £1,000 in sales into an increase of £5,000. The Committee were urged to find some work for the men out of employment, but this was stated to be impossible. Grants in relief of distress were made before the end of the year.

On December 10th, 1904, the Women's Guild held a Sale of Work for the furnishing of a bedroom in the Co-operative Convalescent Home at Otley. About 150 sat down to tea, the provisions for which had been given by the Committee, and the outcome was not only the raising of the sixteen guineas needed, but the handing over to the Keighley Victoria Hospital of the balance of eight guineas.

There is a note in the minutes for December 8th, 1904, authorising the offer of margarine for sale. It is a significant fact that although this substitute is being consumed in growing quantity, the trade is not one that the Co-operative Stores find they can cultivate. It may be that members do not like their neighbours to see them buying the article, which has upon it the badge of inferiority. Whatever the reason, the Co-operative Stores, which have often to bear the slander of being warehouses of inferior quality, can most readily find purchasers for the genuine article when it comes to butter.

At the end of 1904 the 8,385 members of the Society subscribed for only 216 copies of the *Co-operative News* per week. On the other hand, it was stated at the

Quarterly Meeting of January, 1905, that the Society was spending about £500 per year in education. Their investments were returning about 4 per cent. During the year 1904 the average purchases per member had been £26. 5s. 6¾d., of which groceries stood for £15. 17s. 11½d.

In February, 1905, over 900 yards of ground were purchased with a view to the erection of a Store at Utley.

At the end of March, 1905, the Building Sub-Committee were instructed to make inquiries with regard to the Laundry business, and on April 3rd they were directed to visit Bradford in pursuance of their commission. In November of the same year a proposal that the Society should acquire the Keighley and District Steam Laundry was defeated. The scheme remained under consideration until in December, 1906, after a Conference with neighbouring Societies, it was resolved that a separate organisation should be created, in which the Keighley Society would be willing to take up the largest holding. At present the interest of the Keighley Society is between £1,900 and £2,000—more than all the other contributories put together.

In April, 1905, the Society made a present of 2,000 tins of fancy biscuits to the Hospital Bazaar, held in the Institute.

Distributing the certificates gained in the successful classes in book-keeping and shorthand during the winter of 1904-5, the President (Mr. J. Whitaker) gave some interesting figures as to the progress of the Society to December 31st, 1904:—

The membership was 8,385; the sales £223,721; profits, £32,941. Since its commencement the Society had done a total trade of £4,231,869, and had made profits to the amount of £549,327. The original value of the Society's premises had been written down from £89,778 to £59,328. The mortgage advances on the books numbered 224, and the value was £27,366. In Productive Societies they had invested £16,564. 5s., and had in other loans £36,376. The annual subscriptions to charitable objects averaged £51. Their employees numbered 232, who received £7,506 in wages, or 8·05d. in the £ on the sales.

In May, 1905, the banking business of the Society, which for many years had been done again locally, was

transferred to the Co-operative Wholesale Society Limited, the Bradford Old Bank continuing to act as their Agents.

The growth of the Society kept bringing with it increasing demands upon the time and energies of the Secretary-Manager (Mr. Whitaker), and in May, 1905, Mr. E. Thorn brought before the Committee a proposal that these two offices should be separated. In the end some relief was afforded by Mr. James Stansfield being appointed Assistant-Secretary, and Mr. Thomas Bennett Assistant-General Manager, and a scheme of rearrangement of work and responsibility was ordered to be drawn up.

Among the many movements in which Keighley has done pioneer work has to be included that of arranging for the interchange of visits with workmen from foreign countries in connection with what is known as the "Entente Cordiale." Sir Thomas Barclay, the founder of the "Alliance Fraternelle Internationale," came and explained its objects at Keighley, and the first party of French workmen from the linked suburb of Paris, Suresnes-Puteaux, came to Keighley, in return for a Keighley visit to France, on September 5th, 1905. The Keighley Society undertook to entertain the French visitors for one day, Tuesday, September 6th, and the assistance of the Bradford and Leeds Societies was secured, with the result that our Gallic friends had a full day in the three important Co-operative centres, and declared themselves much impressed by the signs of what the movement had accomplished here. Some of the visitors were members of a similar Society (Revendication), and therefore paid all the more attention to the way in which the movement has developed on this side of the English Channel. The banquet given in their honour by the Keighley Trades and Labour Council and the local Branch of the Alliance was held in the Assembly Room. The friendship thus happily inaugurated was cemented afresh in 1906, and in 1907 the Society joined the Brotherhood.

HARTLEY WHITAKER, J.P.,
Secretary and General Manager.

CHAPTER XIX.

1905-1906.

Another crisis: Attacks by *The Tradesman and Shopkeeper*—"Finance Gone Mad"—Brisk Replies by the President and Secretary—Exposure in the *Bee*—Scandalous Attack on the Editor of the *Bee*—Death of Mr. John Watson—A Disputed Right of Road at Utley—Purchase of the old *Herald* Office—New Scale of Hours and Wages for Grocery Managers and Assistants—The Secretary as Magistrate.

THE autumn of 1905 marks another critical period in the history of the Keighley Co-operative Society. Perhaps the word "critical" is rather too strong a term, if the actual condition of the Society is meant; but not at all too strong if used of the attempt made from the outside to undermine public confidence in the concern, and create a panic among its members. There existed at this time a Traders' Publishing Association, Limited, whose organ, *The Tradesman and Shopkeeper*—now, happily, defunct—existed for the avowed purpose of ruining Co-operative Societies. For two years it managed to continue a reptile existence by biting and gnawing at the movement, professedly in the interests of private traders, and ended, as malice always does, in strengthening the victim of its attacks. It made a bitter and malignant onslaught in February, 1905, on the Plymouth Co-operative and Industrial Society, as the culmination of other prognostications of the Society's approaching bankruptcy. The patience of the Directors becoming exhausted, they issued a writ for libel. The action came on for trial on April 2nd and 3rd, 1906, when a jury assessed damages at £4,000 against the Traders' Publishing Association, and £1,000 against the Argus Printing Company, the printers.

In the interval this professional libeller tried to gain subscribers from among the retail traders by attacks on other Co-operative Societies, and had it survived the Plymouth verdict it would probably have been kept too busy defending itself against other outraged concerns to have had much leisure for the development of new campaigns.

The *Keighley News* and *Herald* of September 16th, 1905, gave a specimen of the kind of language used by this representative of the private traders when trying to undermine public confidence in the Co-operative movement. The younger Co-operators ought to see to what lengths an unscrupulous, and, at the same time, an able antagonist can permit himself to go, when hatred and self-interest are guiding his pen. Said the *Tradesman and Shopkeeper :—*

FINANCE GONE MAD.

From a recently issued copy of the report and balance sheet of the Keighley Industrial Society it is pretty obvious that not only is there "something rotten in the state" of the local Denmark, but that unless things very speedily improve there will cease to be any Keighley Society.

Item: It owes to its members about £138,000.

Item: Its available cash resources when the last balance sheet was issued, and out of which any claims would have to be met, were, Cash in C.W.S. Bank, £982, and in hand, £157.

Of course, it might be able to muddle—or, should one say, juggle through if there were not likely to be any heavy withdrawals. The Committee have precious little reason for anticipating any such accommodating circumstances, for during the quarter covered by the accounts before me I see that while contributions amounted to about £5,215, withdrawals accounted for £10,000. Another three weeks at this rate of progress and the concern will begin to pawn its assets, immediately upon which exit the Society and its members' savings. Its account with the Bradford Old Bank has been drawn down to nothing, and the balance standing to the Society's credit is in the C.W.S. Bank. This is a significant circumstance into which members might profitably inquire.

In the Investment Account shares and loans to the face value of about £550 are shown in Co-operative wild-cat ventures, upon which the rate of interest is given as *nil*. It is curious that, despite this peculiarity, the shares are not depreciated, but are shown at their original value. Seeing, too, that the institution is in so moribund a condition as its accounts disclose, I wonder do the members really think that the money at present expended on "education" could not be more usefully employed in more carefully guarding the savings of the children and poor who patronise the Penny Bank. I see on one side of the "Education" Account, the debit side: By Newspapers, £20. 16s. 0½d.; and *Co-operative News*, £8. 9s. This is balanced by entries: Sale of *Co-operative News*, £3. 3s. 1d.; Sale of Papers, £2. 6s. From this it would appear that there is not much of a market for my un-Co-operative contemporary, even at half its alleged value.

Presumably when no more victims can be found willing to remove it from the Stores in change for that humble coin, it is more or less usefully employed—a striking novelty rôle for it—as wrapping for the candles, &c. In fairness to the members, it should be pointed out that waste paper can be procured at less price, bulk for bulk, even than the wholesale rate charged for the *Co-operative News*. This is remarkable, but it is nevertheless true.

When the article came to the notice of the Committee a Special Meeting was held on September 13th, at which it was resolved that the Editors of the local newspapers should be informed of the misrepresentations in the article; and the C.W.S. Banking Department was also to be communicated with.

The *Keighley News* followed the extract from the hostile paper with the remark that when the article came to the notice of Keighley Co-operators it naturally created a tremendous sensation. The Society's officials repudiated the suggestions of insolvency and unsoundness set forth by the writer, and declared that the Society was in a perfectly sound and satisfactory condition. The *News* proceeded:—

Mr. Hartley Whitaker (Secretary of the Keighley Society), on being asked for his views on the article, remarked that the assertions and criticisms of the *Tradesman and Shopkeeper* need not cause anyone the least alarm. They were made up, he said, of those half-truths which can only be accepted as the worst of lies. To take the statement as it appears, he proceeded, we are liable to our members and others for £137,453. 5s. 9d., which is near enough to £138,000, as stated by our critic, but on the same side of the Capital Account it will be found that we make ourselves liable for the sum of £6,741. 12s. 11d. in the Reserve, Insurance, and Contingent Funds, which belong entirely to our members. Then we come to the value of our assets, which comprises (1) saleable stocks valued at £20,804, which proves that this is in a healthy condition, and it needs only to be stated that £10,708 of this amount is in grocery stock, which is turned over twelve times a year, and, taking the whole amount, nearly ten times a year. Next in order comes our Buildings and Fixed Stock Account, of which the nominal value is stated to be £49,848. 11s. This originally cost the Society £90,375. 18s. 9½d. Out of this, cottage property to the value of £15,611 has been sold, and £24,915. 14s. 6½d. has been written off for depreciation, making a total of £45,527. 7s. 4½d. This amount, taken from the original outlay, leaves the sum of £49,848. 11s., as above stated. Perhaps, continued Mr. Whitaker, it would be interesting to cull from this account just a few instances which show the exceptionally strong position of the Society as regards its

assets. Take the first item in this account: No. 83, Low Street, which originally cost £2,781. 10s. 4d. This has been written down by £2,053. 10s. 4d., leaving the present value at £728. The property has increased in value rather than depreciated, and is at least worth four times what we take credit for in our assets. Another instance still more favourable is the horses, carts, and coal wagons item. These comprise 20 horses, 14 carts, 12 lurries, 2 bakers' vans, 2 traps, 25 sets of gears, and 32 coal wagons, which are to-day worth over £2,000. These are placed in our assets at the sum of £54. Instances could be multiplied in the same category, but in no single instance is any property overstated in value. Further, that our property at its original cost, minus what has been sold, is still worth pretty nearly what it cost the Society, is shown by the recent revaluation of our property. The total rateable value of this is stated to be £2,452. Assuming this total to be five-sixths of the annual value, this would bring in a rental of £2,942. Further, this sum, capitalised at 4 per cent, would represent a total of £73,550. Therefore, from the foregoing it will be seen that, taking the property at its present nominal value, and adding to this the reserves we have in hand, these sums together represent the capital to be worth £1. 4s. 10d. for every £1 invested with the Society. With regard to the investments in the Bank and in hand, the statement is for once absolutely correct, but I have yet to learn that it is exceptionally good finance to have a large amount in the Bank, especially when you have, as in our case, the sum of £53,797 invested in shares and loans of sound financial concerns that are available for realisation at short notice at the full amount for which we take credit. The statement that we have £550 in Co-operative wild-cat ventures upon which the rate of interest is given as *nil*, and that these are shown at their original value, are both absolutely false.

At the Monthly Meeting, held on September 27th, 1905, Mr. J. Whitaker, who presided, alluded to the recent attack, and said that if he had taken his own course he would have treated the matter with contempt. However, if the onslaught would arouse working men and women to a sense of their responsibility, the *Tradesman and Shopkeeper* would have done the Society a great kindness. And if the members would only be loyal to the Co-operative movement—and such slanderous allegations would do much to make them so—the tradesmen in Keighley would regret that the Editor of the paper had ever taken up his pen to attack the Society.

In the *Keighley News* of October 7th an extract is given showing that the *Tradesman and Shopkeeper* had returned to its attack upon the financial position of the Society.

The *Keighley Co-operative Bee* for October, 1905, stated that before the first article appeared in the local papers the Secretary had laid down his views on the position of the Society before the public, and he would not, therefore, repeat the details already presented.

Referring to the statement in the *Tradesman and Shopkeeper*, the front page of the *Bee* sets out that in this recent attack: "Many erroneous statements were made, of which the following is a sample. The official paper of the above Association, the *Tradesman and Shopkeeper*, which is the enemy of Co-operative enterprise, quoting from our balance sheet of March quarter, 1905, says: '£444 invested in Burnley Self-help Manufacturing Society, rate of interest *nil*:' whereas, in the same balance sheet it is distinctly stated, 'Burnley Self-help *Loan Account*, £444; interest received, £9. 2s. 2d.; rate of interest, 4 per cent.' Further comment is needless." The Secretary goes on to say:—

You will be able to see what credence ought to be given to the deliberate falsehoods of this interested critic, because if you deduct this item of £444 from his corrected total of £570 invested in wild-cat Co-operative ventures—so-called—we have the magnificent total of £126. With regard to the absurd remarks about our property and its value, I disposed of this matter in my previous statement. This was accomplished ready to hand, not from our own valuation, but from the independent values placed upon our various properties under the new assessment that has recently taken place in the town. Even in these depressed times our cottage property, valued in our assets at £20,319, is worth considerably more than what we take credit for. Then as regards our shop property and fixtures standing at £29,529, in which trade amounting to £220,000 is annually transacted, it is well worth thousands of pounds more than what we take credit for in our assets. With reference to the scare about the transference of our banking account to the Co-operative Wholesale Society, does the Editor consider that he requires any explanation of the fact that this Society, being an integral part of the C.W.S., should adopt the policy of doing its own banking business, and thereby secure its share of the dividend earned in this business? The ungentlemanly treatment of the Editor of our *Co-operative Bee* is contemptible in the extreme. The net result of this attack has been a very wild scare, resulting in about fifty of our membership of 8,430 taking fright and withdrawing most of their capital! These have not been paid in bricks and mortar, but by 20s. for every £1 they had invested. This is a striking illustration of the devotion of our

members to the illustrious institution they have built up during the past forty-four years. They know from experience the benefits that have accrued to them by their association with the Society. This might be illustrated by taking two examples of members at present serving on the Committee, showing that since the beginning of 1878 they have drawn out in dividends and interest £316. 10s. 2d. and £244. 9s. 6d. respectively. Such instances could be multiplied to a large extent, and I have no doubt that ultimately this unscrupulous attack will have the effect of increasing the loyalty of our membership generally. It has further shown the wisdom and foresight of the Committees in the past history of the Society, who have made sacrifices of profit legitimately earned to be set aside for the purpose of depreciating the Society's property, in order to make for the consolidation of the Society, and safeguarding the savings of the hard-earned money of its members.

In the *Bee* for April, 1906, it was stated that some of the members of the Keighley Society thought the Directors would be warranted in taking proceedings against the libeller, but the Committee had decided to take no further notice of the attacks. Theirs had not been an isolated case, but the attacks were evidently part of an organised movement against Co-operation throughout the country. The Doncaster, Sheffield, Handsworth Woodhouse, Plymouth, and many other Societies had been subjected to similar treatment by the same unscrupulous organisation.

The ungentlemanly treatment of the Editor of the *Bee* referred to by the Secretary may be recalled, not that it could have done any harm to the capable, hard-working, and self-sacrificing individual at whom it was directed, as to show the lengths to which a venomous pen will sometimes go. Sneering at the modest honorarium which was paid to the Editor, the *Tradesman and Shopkeeper* said:—

> The budding G. R. Sims, Bennett Graham Burleigh, or successor to George Augustus Sala or Delane—according to choice—who presides over the editorial sanctum of the *Co-operative Bee*, received in the quarter for his services the magnificent fee of 15s. He was probably dear at the price, but that, as I have good reason to know, is no argument from the trade union point of view. I presume the gentleman is a navvy, who finds in his spare time that the pen is mightier, if not weightier than the hod.

And so on in similar style. The proprietors of the *Tradesman and Shopkeeper*, when they have managed to

pay their damages and costs, will have had reason to regret the work of this hired assassin of honest reputations of Societies and individuals. The Keighley Society circulated 5,000 copies of a reprint of the report of the action by the Plymouth Society. It also contributed its quota to the Plymouth Society's costs.

On Monday, December 11th, 1905, the Society's Committee lost one of its oldest and most valued colleagues in the person of Mr. John Watson. He died about an hour and a half after leaving the Board Meeting. Two persons of the same name have had a hand in directing the fortunes of the Society, a former Committee-man being Mr. John Watson, the wringing-machine maker. But the deceased for more than forty years had been a member, and for nearly the whole of that time a member of the Board. He often told of the early days in the old Bridge Street shop, where the Directors would stay sometimes into the early hours of the morning weighing sugar, currants, tea, soap, &c., ready for the next day's sales. For many years he was the pig buyer for the Society, and proved an assiduous Treasurer also. He was one of the little band who were not afraid to face the task of steering the ship into smoother waters after the "bowl down" of 1877. In him the employees lost a true friend, and the Board a cheerful and experienced colleague. The whole Board, the Educational Committee, officials and Managers, and representatives of the C.W.S. and neighbouring Societies attended the funeral on December 14th.

The January Quarterly Meeting of 1906 sent a letter of condolence to the widow and family of the late George Jacob Holyoake, the veteran Co-operative speaker and writer.

In February, 1906, the Society incurred one of its rare penalties under the Food and Drugs Act, through having in its possession some twist tobacco containing more than the regulation percentage of moisture. The maker, however, refunded the amount of the fine.

About this time the Society had a lawsuit arising out of a disputed right of road at Utley. The case went forward, and the Society won.

In April, 1906, negotiations were set on foot which in June resulted in the purchase by the Society of the old *Herald* office premises in Hanover Street for £1,100.

In May, 1906, a new scale of hours and wages of Grocery Managers and Assistant Managers was arranged. At the same time the Committee granted leave of absence to the Secretary for magisterial work, and now there is no more attentive or more frequently called upon member of the Borough Bench than the Society's Secretary. He seems to have fallen heir to the mantle of the late Alderman R. Holmes.

The March quarter saw a turn in the tide of the Society's trade, the increase being £2,002. At the July Meeting some interesting facts were mentioned. The 1 per cent allowed to the Educational Committee represented £70 to £80 per year, in addition to rent, rates, lighting, &c., and they had charge of the Central Newsroom and four Branches, and the Library. The grants for the year ended December 31st, 1909, amounted to £369. 10s. 9d. A Children's Class for the study of Co-operative Principles was suggested. The average leakage for the previous five years had only been 1¼d. in the £. The Society allowed a margin of 4d., while in some Societies it was 6d. Later in the year the Educational Committee made a request with regard to the formation of a Branch Library at Laycock, but the Committee did not feel that the time was opportune.

At the October Quarterly Meeting of 1906 a vote of thanks was received from the recent French visitors, who during their stay here had visited the C.W.S. establishments in Manchester.

In view of the utility of the international language, Esperanto, on such occasions as the recent visits of foreigners to our shores, and vice versa, Mr. John Ellis (Secretary of the Esperanto Society) addressed a communication to the Keighley Committee, and was recommended to approach the Co-operative Union on the subject.

CHAPTER XX.

1906-1907.

The Secretary's Twenty-eight Years' Services—A Pen and Ink Sketch of Mr. H. Whitaker: His Views on the Society's Progress and Policy—Mr. R. Wilkinson and His Fellow-Auditors—Successful Children's Classes in the Study of Co-operative Principles.

AT the October Meeting of 1906 congratulations were offered to Mr. Hartley Whitaker on the completion of his twenty-eight years' service as Manager and Secretary. This service was described as "of the very best;" and it was stated that "in every sense of the word the Secretary was a gentleman." Mr. Whitaker, who is nothing if not modest, paid in reply a warm tribute to his staff.

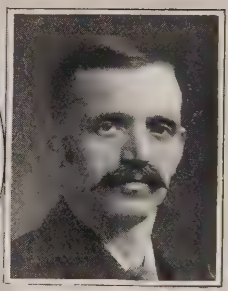
To meet Mr. Hartley Whitaker in a casual way, the stranger would hardly suspect that for more than a generation he has been the chief official of the most important voluntary business organisation in the borough. He belongs to the type of unobtrusive yet wide-awake individuals who have more in the shop than they display in the window; who are good listeners and deep thinkers: and who speak sparingly but to the point. Not that this habitual quietude of manner bespeaks indifference: the calm exterior is but the mantle of an ever-busy mind, and of a solicitude for the welfare of the concern under his especial care that has robbed him of many a good night's rest when the tide of prosperity seems to have been on the ebb, or when some development of policy has tended to stray from the path marked out by the prudence that comes of long experience. But under his management things have always come back to a safe course, and the Jubilee Year finds him placidly content with the progress made and the position of solid stability reached.

Mr. Whitaker, if not a Keighley man, is nearly as good, having first seen the light in the neighbouring hamlet of

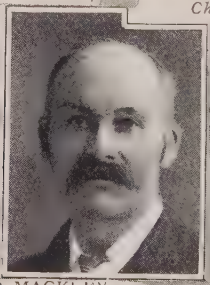
EDUCATIONAL COMMITTEE.

J. J. SMITH,
Treasurer.

R. ROLLISSON,
Chairman.



R. CLARKE.
Secretary.

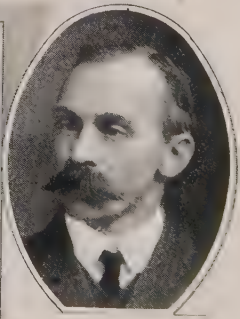


R. MACKLEY,
Editor of "Bee."

S. CALVERT.

E. SPENCER.

A. PICKLES.



F. PECKOVER.

Rycroft on March 29th, 1850. This date was a Good Friday, but it was not until fifty-seven years later that he had the opportunity of celebrating his birthday on a Good Friday, and he then paid a visit to the house in which he had been born. His grandfather was a farmer, but, like his own father, young Whitaker was brought up to the trade of a warp-dresser. At thirteen he removed to Keighley, when our own Society was in its third year, but it was a few years later before he became a member—about 1873. For a short period, from April, 1875, he served on the Educational Committee, but on April 24th, 1876, he was elected one of the two Auditors, in the room of Mr. John Binns. He passed, along with his fellow-Auditor, Mr. Richard Wilkinson, through the trying experiences of the " bowl down " so well that when, after he had served as Head Clerk and Cashier from Dec., 1877, on October 30th, 1878, the members decided to appoint a permanent Secretary, who should devote his whole time to their business, he was chosen for the office, and left for good and all his occupation at the Low Mill of delivering warps to the dressers and marking the weavers' cards. A testimonial from Mr. Alfred Bottomley tells how well he served Messrs. I. and I. Craven and Co. during his seven years in their employ, and as for his subsequent attention to his more responsible duties, the Society's members, or, at least, its many successive Committees, can judge for themselves.

Since that eventful time Mr. Whitaker has lived to see the concern gradually growing in size and developing in scope, until it has practically covered the community, so far as households are concerned, and has ministered in many ways to their manifold wants. The effects of the crisis of 1877, serious though it was for the time, passed away before long, and the progress of the Society has been as a whole continuous ever since.

Asked for the secret of the Society's striking success, Mr. Whitaker's view is that, although the Committee of Management is an ever-changing body, and must necessarily include a proportion of members who can only

hope to grasp the intricate details after a long apprenticeship, the Society has never yet lacked a few members of conspicuous ability and sound judgment, who have shown a talent for the work and have taken a pride in reaching towards true Co-operative ideals. Of course, he could not think of mentioning names, at least of any living members of the Committee, but he could not but be struck by the business capacity shown by his first Chairman, the late Mr. John Howells. Called to office in the period of the Society's greatest stress, Mr. Howells, by his ability and his tact did more than the members could ever know to restore confidence and pave the way to sounder and better times. His own personal debt to Mr. Howells could never be discharged. Nor could he forget how valuable an asset—though not on any balance sheet—was the late Mr. G. A. Millar, who stood among the members for the advocacy of the higher ideals of Co-operation. The educational work of the Society, and his permanent influence on those engaged in it, formed Mr. Millar's best monument.

The early Directors of the Society, remarked Mr. Whitaker, looked well after the matter of depreciation, much more so than aiming at a big dividend. In fact, nothing better could have been done to ensure dividends than a careful attention to this matter, which some Committees have been known to shy at. The effect of their wise policy of self-denial—for it meant smaller dividends in those days—has been to build up a reserve of solid value, which, although it is not all to be found in the figures labelled "Reserve Fund," is there ready to be a support in any hour of stress. Of course, they did not do this without running counter to the opinion of some members, who felt, if they did not say, when asked to sacrifice something for posterity: "Posterity! What has posterity done for us?" With this policy Mr. Whitaker has always been in full sympathy, knowing that its effect was to put the Society into a position for doing its business on the most favourable terms.

The establishment of the Co-operative Wholesale Society had provided a tower of strength to the previously

scattered, weak, and inter-competing distributive Societies, who can now get their stocks on the best terms and from the original point of production, for example, currants direct from Greece.

The Co-operative movement had not had the effect, so much feared by the private trader, of forcing down prices. On the other hand, the common charge against Co-operation by its opponents was that it kept prices artificially high in order to produce a big dividend. Anyway, there was room for the retail trader to live, if help of that substantial kind could be of any service.

A great deal was said from time to time about the freedom of Co-operative Societies from the incidence of income tax, as a hardship upon the private trader. But the latter might well consider whether we would not be harder hit if the Co-operative Societies were brought within the scope of the tax, and then decided to imitate the big Civil Service Stores and sell at little more than cost price. The probability is that the private trader would find things so bad that he would be eager to petition Parliament to restore the immunity which the Co-operative Societies now enjoy.

There was this to be said for the dividend system, that, although he was personally in favour of a more moderate one than was now paid by the Society, it must be admitted that it enabled a large proportion of the poorer members to accumulate capital which they could not get together in any other way. He had known hundreds of instances where members had confessed to him that what they had saved was entirely due to their association with the Society.

The Society's development had proceeded slowly and cautiously, not, of course, without some discouragements, in the direction of ascertaining and meeting the wants of the membership.

As to the idea of a Municipal Coal Depôt, which had been strenuously advocated in one quarter, his own views had been sufficiently explained in the newspaper controversy some half-dozen years ago. The Society, in a word,

had so large and valuable a working plant—wagons, horses, and railway wagons—that they could cope with the trade as efficiently as any municipal department, without involving the rates in a single penny of outlay, while they could buy on as favourable terms at the pit mouth. And, besides, there would be no need to create a special and necessarily expensive staff to work the scheme.

Broadly speaking, the Keighley Society, in the Secretary's opinion, is in a much better position than almost any other with a similar population to cater for. It has managed to keep its employees well. Some have left, but there are several on the staff, both inside and outside the office, who have grown up with the Society, and contributed by their faithful and intelligent service to its growth in prosperity.

In a final word as to the Society's share capital, Mr. Whitaker said he certainly favoured the enlargement of the investment limit to the maximum (£200) allowed by the law, but he would not be willing to pay more than $3\frac{1}{3}$ per cent for the excess over £50. One of the essential features of Co-operation was the employment of as large a capital by Co-operators themselves as they could profitably use, instead of compelling them to put their savings into private, and often competing, concerns which had quite other aims in view.

After the Secretary, though even older in service, the senior Auditor, Mr. Richard Wilkinson, claims a word in this sketch of the Society's ups and downs. Born at Earby on March 9th, 1839, he came to Keighley in 1853, so that he can fairly be claimed as a Keighley man. Like the Secretary, also, his working life outside the Society has been spent in a piece room of the worsted industry, and for forty-four years (from 1856 to 1900) he was employed at Messrs. William Lund and Son's North Beck Mills.

Young Wilkinson early developed a taste for mathematics, and he studied to some purpose under the late Mr. John Farish, one of the founders of the Keighley Mechanics' Institute. Nor did he keep his acquisition to

himself, but, perhaps catching something of his tutor's enthusiasm for knowledge for its own sake, he gave of his time for a considerable period as assistant in the night school carried on in the basement of the old Institute, under Mr. George Cockcroft and the late Mr. William Sharp. It is perhaps too much to assert that he did all this for no pay at all, for the fact is that in the later part of the time he was allowed the privileges of a member of the Institute without fee—an emolument representing a quarterly value of 2s. 2d.! But Mr. Wilkinson seems none the worse for his labour of love, and he has found out the truth of the proverb that in teaching one learns, and excursions into the regions of the higher mathematics have often proved to him a relief from the monotony of checking. Where some men carry their Homer or their Shakespeare to dip into at odd moments, Mr. Wilkinson has been known to pocket his tables of logarithms, and has possibly found them a valuable refuge from the smaller worries of life. And at other times the Pythagorean problem has furnished him with food for original research. Not that he is a man who carries his head in the clouds, or ruminates after the manner of the philosophers of Laputa. Mr. Wilkinson has his mind on the thing in hand, and is not the man to pass a slip without rectification. His energies found another outlet in years gone by, for as long ago as 1865 he joined the 35th West York Rifle Volunteers, whose headquarters at that time were behind the Keighley County Court. The late Mr. Allan Brown was captain in command. In 1871 he was promoted sergeant, and at the close of his service he was colour-sergeant, and with a record for marksmanship of which he has some reason to be proud. On his sideboard are two Butterfield ten-guinea cups, Captain Stansfeld's five-guinea *Herald* cup, and a pewter for the best score in one of the several contests in which he represented the Keighley Volunteers in their meetings with the 1st Surrey Rifles. Mr. Wilkinson was elected a member of the Committee of the Keighley Co-operative Society, October 28th, 1872, and was chosen one of the Auditors on May 1st, 1873, since when he has been in office without a break.

Mr. Barnabas Birtwell, his next colleague in seniority, has long been an Auditor of the Society's accounts. He was accepted a member on August 8th, 1878, and since his appointment as Auditor on October 29th, 1879, has also rendered faithful and continuous service to the growing membership. Their younger colleague, Mr. J. W. Ambler, who was appointed in September, 1901 (in succession to Mr. Uel Stowell, 1898–1901), bids fair to win his spurs under the wing of his more experienced associates in an office that has plenty of toil for none too prodigal remuneration. In 1908 he secured by examination the Co-operative Union's Audit Certificate, "with distinction." He has just been appointed a Public Auditor.

The suggested Children's Classes for the study of Co-operative Principles proved a striking success, for at the beginning of 1907 no fewer than 200 were graded into three divisions for the systematic study of Isa Nicholson's attractive little manual, under Mr. Gregory. The children had a pleasant interlude on the last Saturday of 1906, and again by repetition on Febuary 16th, 1907, by participating in a Concert; and with the January *Bee* was presented a photograph of the principals in the cantata, "Father Time and his Children." About 220 children took part in the Concert, at which the Mayor (Mr. J. W. Smith) occupied the chair. At the interval Mrs. Bury (Darwen) gave an admirable address on "The Ethics of Co-operation." The Mayor also spoke approvingly of the work among the children.

The Women's Guild also had a revival of activity, the number of members reaching a record, and the attendance at the interesting series of lectures also keeping pace. The subjects were varied, including an evening's analysis of "When it was Dark," and lectures on "Co-operative Production," "Sweated Industries," "Looking Backward," "Co-operative Insurance," "Reading: Its Use and Abuse," "Women Writers," "Land for the People," "and "Our Town Council and Its Work."

The *Bee* for April, 1907, contains an article on the progress of the Society's Educational Department. The time had gone by when the Library, Reading-rooms, and an occasional lecture were considered sufficient. The Book-keeping and Shorthand Classes had been a step forward, but it was felt that in organising the Children's Classes for the study of the principles of Co-operation the way was being opened for a removal of one of the greatest hindrances to the progress of the Society in the best sense. Over 300 children had been enrolled, and the examinations yielded the following results:—

	Sat.		Passed.
Stage I.	59	...	32
,, II.	49	...	15
	108	...	47

Besides these, 116 received certificates for good attendance; twenty of the most successful in the examinations received prizes. The Editor summed up his report in the following words:—

> When, in time to come, there arise men and women who, in their boyhood and girlhood, have been taught all about the condition of the people before the introduction of Co-operation, who have also been taught the value of the life-work of Robert Owen in the cause of the down-trodden workers, and also the work of Kingsley, Oastler, Dickens, Shaftesbury, Holyoake, and many others, then we may expect that the Co-operative movement will prosper even more than in the past; that it will become a greater power for good; and that its adherents generally will value it and be more true to it, because of its inherent goodness, and its power to uplift those who are connected with it. I repeat that such men and women will estimate and appraise the value of the Co-operative movement not merely by the amount of dividend that is made, but by its beneficent and uplifting tendencies.

In April, 1907, the Society's contribution to the Co-operative Union—"the guardian and promoter of the education of the members of the movement"—was increased from £7. 10s. to £10 per quarter, and it was decided to make a subscription equal to 3d. per member—about £111—towards the new buildings proposed to be erected by the Union as a Holyoake Memorial.

AUDITORS.

R. WILKINSON.

B. BIRTWELL.

J. W. AMBLER.

CHAPTER XXI.

1907-1910.

Oakworth Co-operative Society seek Amalgamation, and are Welcomed—Independent Labour Protest against Subscribing to Hospital—Employers' Liability—Habitual Withdrawal and Re-entry of Membership—*Our Circle*—Large Investments of Capital with Municipalities—Garden Suburb at Morton Banks—Collective Insurance of Members Discussed—Children's Concert—Keighley Ironworks Society Acquired by C.W.S.—Farm Bought at Woodhouse—Royal Humane Society's Medal for an Employee—Relief for the Local Unemployed—Preparations for the Society's Jubilee—Property Bought in Queen Street—Prizes for Window Dressing—Presentation to Mr. J. Mitchell, J.P., for Thirty-four Years' Service—Lane Ends and New Road Societies Incorporated.

IN May, 1907, a deputation from the Oakworth Co-operative Society waited upon the Committee with a view to bringing about amalgamation with the Keighley Society. The July Quarterly Meeting approved of the idea, and in the course of the discussion the suggestion was made that the Society would not be averse to the eventual inclusion of the Haworth, Oxenhope, Cross Roads, Steeton and Silsden Societies, if those bodies were willing, as great wastage in the cost of carriage, &c., would thus be obviated. The Oakworth amalgamation was duly authorised at Special General Meetings held in September, 1907, and its membership of 347 went to swell the strength of the absorbing body.

At the July Meeting a Labour protest against subscribing to the Victoria Hospital was strongly rebutted. Whatever case Labour may have against Capital, this is without doubt one of the meanest forms its expression can take; and the good sense of the Society's membership revolted against this attack on an institution which does its beneficent work almost entirely for the labouring classes.

The recent legislation on the subject of Employers' Liability for accidents to workmen led the Committee earlier in the month to decide upon taking £1,500 from the Dividend Contingent Fund to meet any such claims, this new fund to accumulate by being credited with 2½ per cent interest. The Committee, however, after further consideration, concluded that the transfer of £1,000 would meet the needs of the case, and this separate fund now appears in the balance sheet as the Accident Compensation Fund, standing on September 30th, 1910, at £1,064. 5s. 2d.

The extent to which withdrawals take place at the end of each quarter was brought out at the April Quarterly Meeting of 1907, when it was stated that of 884 withdrawing members about 800 re-entered. No amount of advice and argument seem sufficient to convince some of the folly of using the Society as if the three golden balls of the Lombards hung over the office door, and there is no reason in the world why this class of improvident purchasers should receive special consideration. It is clear that the reduction in the entrance fee has operated to the disadvantage of the very class it was understood the relaxation would benefit, and rather than withdraw the charge altogether it would really be a greater kindness to them to put it back at the old half-crown figure.

The October *Bee* for 1907 reported that the new premises of the Co-operative Laundry were in course of erection in a field in West Lane, just above the Church Schools.

On October 12th, 1907, the Co-operative Society circulated the first number of *Our Circle*, the new children's magazine. The Committee purchased 750 copies for free distribution.

In November, 1907, besides the purchase of five cottages in Wellington Street, the Committee recommended that £10,000 should be invested with the Nelson Corporation. The latter found themselves so nearly accommodated that they would only accept £2,000, and consequently

the other £8,000 was placed with the Bristol Corporation. In December a further investment was made of £13,050 with the Keighley Corporation. All this means that capital was accumulating in the Society's coffers, and, in fact, the yearly return to December 31st, 1907, showed that the capital had increased by £10,232, the sales by £21,142, and the profits by £2,801.

At the January Quarterly Meeting in 1908 the Women's Suffrage question peeped out in the remark that probably a majority of the members were females, and that no rule debarred a woman from election on the Committee.

In February, 1908, the Committee made an innovation in their building projects. Since they began the erection of dwellings the world outside had been moving on, and Bournville and Letchworth had been setting a standard that was bound to tell upon the methods of reformers of the progressive type of the Co-operator. Without fuss, but with all the potentialities of an epoch-making advance, the Committee decided to enter upon the creation of something like a Garden Suburb on their ground at Morton Banks, by the erection of semi-detached dwellings of an attractive type, with sufficient ground facing due south on the sunny slope to give the tenant-owner a chance of making his own little paradise without fear that some day an ugly stone or brick wall would rob his garden of sunshine, and his eyes of a fair prospect. They were quickly taken up, and the demand for such homes will probably increase, and lead to the raising of a new and better class of suburban home for the skilled artisan who may have an ambition for becoming his own landlord in a house it will be a pleasure to live in when working days are over. These first three pairs differ from each other both in outward appearance and in internal arrangement. The first pair have on the ground floor, living-room, parlour, pantry, &c.; the others, large living-room and good scullery, while each house has three good bedrooms. Artistic red tiles cover the roofs of two pairs, but the third has green slates.

On Saturday, March 21st, 1908, the second Annual Concert in connection with the Children's Classes took place in the Municipal Institute, and under the able leadership of their teacher, Mr. W. H. Whitaker (Utley Council School), the musical part of an enjoyable programme was very well performed. In the absence, through indisposition, of Mr. Hartley Whitaker (Secretary), Mr. R. Mackley (Educational Committee) presided, and the address at the interval was given by Mr. W. R. Rae (Sunderland; Chairman of the Educational Committee of the Co-operative Union), who spoke of trade unionism as the fighting and Co-operation the constructive force of the worker. Co-operation, properly handled, had a message to the poor which philanthropy, charity, and Parliament could not break. The Chairman mentioned that the educational grant had increased from £216 12s. 8d. in 1894 to £339. 13s. 5d. in 1906, and £374. 8s. 3d. in the previous year.

A further revision of the scale of Grocery Managers' and Assistants' wages took place in April, 1908.

At the beginning of April the question of the Collective Insurance of the Society's members was again brought up. In February, 1909, delegates were appointed to a Conference on the subject at Colne. At the September Monthly Meeting of 1909 the question was referred to the October Quarterly Meeting, at which it was explained, in brief, that the scheme consisted in the payment by a Co-operative Society of 1d. per member on every £1 of the annual turnover, in return for which a payment would be made to the representatives of a deceased member at the rate of 4s. for each £1 spent by him on an annual average of the previous three years. Any profits made are to be divided at the year end among the Societies taking part in the scheme. The Keighley Society, it was calculated, would have to pay about £250 per quarter. One objection urged to the scheme was that it would be unfair to aged members, whose purchasing power had gradually lessened; and another objector was opposed to the compulsory element in the scheme. In the end, on December 30th,

it was decided to postpone further consideration of the problem until after the Jubilee celebrations.

In April, 1908, a Sub-Committee was appointed to revise the Society's Rules, and a good deal of time was devoted to the subject, which finally came before a Special General Meeting on April 28th, 1909. The main alterations were, however, rejected by the meeting, which refused to sanction the proposed extension of the share limit from £50 to £200, with the proviso that interest on the further £150 should be confined to 3½ per cent. The minor alterations agreed to included a rule disentitling a member to nominate or vote in the election of officers unless he has paid a first instalment of 10s. 6d.; and that no member should be eligible for office who held less than two paid-up shares.

In May, 1908, the Society was fully represented at an Extraordinary General Meeting of the Keighley Ironworks Society Limited, to support the recommendation to transfer the Society to the Co-operative Wholesale Society Limited. This step was sanctioned, and the result has been that the original shareholders have received about 30s. for each £1 share, and Keighley has become one of the productive centres of the great head organisation of the movement.

During the same month the Committee ventured upon a further investment in land, purchasing a farm and buildings at Lower Kirkstall Wood, Woodhouse, which they let to the same tenant as before, and still continue the tenancy of the land in High Spring Gardens.

In June, 1908, the Committee accepted with regret the resignation of Mr. John Whitaker, who was leaving the town. In the report presented to the July Quarterly Meeting appreciation was expressed of the long years of service rendered to the Society by Mr. John Whitaker.

Mr. John Whitaker, one of the youngest members to occupy the Presidential Chair of the Society, was born at Low Bridge, Keighley, in November, 1863, of a well-known Oxenhope family, whose identity will be guessed

from his father's name among his mates: "Sam o'th' Yate." At eight years old his working life began as a doffer at Messrs. I. and I. Craven's Walk Mill, and at sixteen he left their employ, at Dalton Mills, to learn the trade of a mechanic with Messrs. John Spencer and Co., following on as a journeyman with Messrs. Ambler and Dickinson as long as the firm continued in business. Two-and-a-half years ago he joined the Engineering Department of the Co-operative Wholesale Society at Trafford Park, Manchester, where he now is.

His interest in Co-operation dates from the time when, as a youngster, he stole into the meetings over the Low Street Store, and gained an insight into the way of conducting the business which helped him later on. His own membership dates back to April 23rd, 1887. There had been some unpleasantness about an unsuccessful Members' Flower Show, and some of the members of the Educational Committee resigned. Mr. Whitaker was one of those chosen in their place, and he rendered service for four or five years, as a preparation for a seat on the General Committee. This promotion came in April, 1892, and he sat until effluxion of time vacated his seat in 1897. He was then ready to succeed Mr. E. Grindrod on the Committee of the Airedale Co-operative Worsted Manufacturing Society, remaining a member practically until he left Keighley. In 1893 he was Treasurer of the Keighley Society, and was succeeded in 1897 by the late Mr. John Watson. In the following year Mr. Whitaker came back to the Board until 1903, and again in 1904 up to his leaving. He was called to the Presidential Chair in October, 1905, and between then and June, 1908, he took part in welcoming the French visitors, and in repelling the attacks of the *Tradesman and Shopkeeper*.

Mr. Whitaker is a fair example of the intelligent skilled artisan who does not put his brains to sleep when he throws down his tools. He has always looked upon Co-operation as being a powerful lever by means of which the working classes can raise themselves. Young as he is, he can recall the feeling of dislike to go shopping under the

Mrs. Whitaker,
Treasurer.

Mrs. Parker,
President.

Mrs. Butterfield,
Secretary.

Mrs. Thorn.

Mrs. Bartrum.

Miss Travers.

Miss Mitchell.

old conditions when the family book had so often to be produced at the retail shop, and the customer was muzzled as to discussion about the price of goods got on credit. His own business creed was put into a sentence by an old Conservative colleague: "A Radical in politics, but a Conservative in carrying out the management of the Society."

Mr. Whitaker has been for some years Chairman of the local Branch of the Amalgamated Society of Engineers, and was one of the founders of the Keighley Trades and Labour Council. Like many another useful member of the Society's managing bodies, Mr. Whitaker has a long Friendly Society experience, having been sick steward of the "Morning Star" Lodge of Oddfellows for twenty years. As a lad he joined the Keighley Cricket Club, and remained a member until he left the town. He was considered a fair average cricketer, and played regularly with the second eleven, and occasionally assisted with the first. His activities during the week did not prevent his regular attention to Chapel and Sunday School work, chiefly in connection with the United Methodist body in Cavendish Street, and he was in harness up to his leaving Keighley.

Mr. Charles Henry Brown, Mr. Whitaker's successor, was born at Selby on May 9th, 1871. Seven years later his parents settled in Keighley, since which date, with brief intervals, he has lived in the town. After passing through the Board School he finished his education at the Trade and Grammar School. Early in life he turned his attention to the study of social questions, with the result that his spare moments have been spent in the service of the Friendly Society and Co-operative movements. The experience thus gained, combined with the intimate knowledge which an observant man acquires of the needs and feelings of the class to which he belongs, has been of the utmost value in fulfilling the duties of the important and honourable positions which he has been called upon to occupy.

After a short service upon the Co-operative Society's Board he was appointed its Minute Secretary, and in

June, 1908, was elected President in succession to Mr. J. Whitaker, being re-elected for a full term in the following October. While in office he gave a paper before a Conference of the Airedale District Association on "To-day's Work," dealing chiefly with the questions of overlapping and amalgamation, which, judged by its results locally, seems to have had a beneficial effect. He had previously been appointed one of the representatives of the Keighley Society upon the Board of Directors of the Keighley and District Co-operative Laundries' Association, and is just completing three years' service as its President. Early in his career upon the Keighley Society's Committee a proposal was brought forward to introduce a new method of investing the Society's surplus capital, and Mr. Brown, after a strenuous fight, was successful in his opposition to the innovation, his contention being that Co-operative capital should, as far as possible, be kept within the movement; and in furtherance of that object he has always been an earnest advocate of the encouragement of Co-operative production.

After fulfilling many offices in the Friendly Society movement, Mr. Brown has during the present year (1910) been elected upon the Executive Committee of the National Independent Order of Oddfellows, and also to the position of President of the Yorks. County Union of the same Order. He is now President of the local Friendly Societies' Council.

On July 20th, 1908, the Committee decided to bring to the notice of the Royal Humane Society the bravery of one of their employees in saving life in the River Aire on the previous day. This resulted in the grant of the Royal Humane Society's medal to Harold Poppleton, apprentice at the Bradford Street Grocery Store.

In August, 1908, the Fish and Fruit Branch at Lidget was converted to Butchering. This is not to be taken as an indication that the cause of vegetarianism is not spreading a good deal—in this country as a matter of taste; on the other side of the Atlantic as a protest against the Beef Trust.

Trade generally during the summer of 1908 fell off to such an extent that special measures began to be called for in the interests of the men out of employment and their wives and families. In September the subject was specially considered by the Town Council, a letter appealing for help having been issued by the local and unofficial Unemployment Committee. The Committee of the Society, never deaf to the cry of real need, made, on September 24th, a grant of goods to the extent of £20, and at the same time addressed an appeal to the Co-operative Wholesale Society. In October the Unemployment Committee was asked for a list of the most deserving cases. At the Quarterly Meeting the Committee was asked to consider cases of distress amongst their own members. On November 19th they made a grant of £5 worth of coupons to the Unemployment Committee for distribution to needy cases, the bonds to be honoured at any of the Stores, and the presentor to have a check for the amount. On November 30th this was followed by a similar grant, and several other of these grants followed, one being for £5 worth of clogs.

The state of things was reflected by the turnover for the December quarter, which, comparing a fourteen-week one with a thirteen-week one, showed a falling-off of no less than £10,302, or £5,555 when equally compared. To pay the usual 3s. dividend it was necessary to withdraw £60 from the Dividend Contingent Fund. Taking the whole twelvemonth, while capital had increased—even in such a bad time—by £5,036, sales had gone down £6,756, and profits £1,674.

In commenting on the report at the January Quarterly Meeting of 1909, the Chairman said that sums had already been distributed in anticipation of the grant-in-aid now asked for. At the April Quarterly Meeting a decrease of £2,725 was reported, but in July the Chairman remarked that when passing through a period of depression private traders often reduced wages or worked shorter time. It was a splendid testimonial to the Co-operative system that they had done neither, and yet had maintained their usual

dividend. The figures showed that the sales had increased by £2,570, as compared with the corresponding quarter, and the Board expressed the view that trade had taken a turn for the better.

From time to time, and on very many occasions, the policy has been advocated of distributive Societies buying to the utmost possible extent from Co-operative productive sources only, and the more vigilant watchmen of the local movement have kept a sharp eye upon the varying percentages of the purchases under this head. It will be of interest to those who have made this a leading article of their Co-operative creed to note the advance in their direction which has been made, say, within the past fifteen years. Comparing the years 1895 and 1910 (September) grocery purchases within the movement by the Keighley Society have gone up from 82 to 89⅜ per cent; drapery from 46¾ to 80½ per cent; tailoring, from 62 to 80 per cent; boots and shoes from 94 to 94½ per cent; hats and caps from 57 to 69¼ per cent; and furnishing from 70 to 87 per cent.

The approaching Jubilee of the Society began to loom up as early as April, 1909, when a Sub-Committee was appointed, consisting of Messrs. C. H. Brown, J. Mitchell, F. Midgley, J. E. N. Brooke, and B. Moulding, to arrange for its appropriate celebration. In August it was agreed to ask the Co-operative Wholesale Society if they would be willing to make an Exhibition of their productive output, and show some processes in operation. A favourable reply was received, the Exhibition to be opened on November 1st, 1910—a little later than the exact anniversary date. A grant of £1,500 was made by the January Quarterly Meeting for the cost of the celebration.

The Children's Classes for the season 1908-9 gave some very gratifying results, about 250 having made the requisite number of attendances. In 1909 (October) 508 had joined.

Tenders for a new Store with Grocery and Butchering Departments at Utley were accepted on May 29th, 1909,

and for three houses on July 22nd. The Stores were opened on February 11th, 1910.

At the July Quarterly Meeting Master Fred Burton was presented with the Co-operative Educational Committees' Association's silver medal for his success in reaching the fifth position in the whole kingdom in an examination on Co-operation. In a second test he had been beaten for the place by only three marks, and received a silver medal with gold centre. Burton was thirteen years of age.

At the end of September, 1909, the Committee bought Mr. Simeon Smith's property in Queen Street.

On November 22nd, 1909, a prize scheme for window dressing at the various Stores was drawn up, the awards ranging from £2 to 10s., and the result was very encouraging.

On January 26th, 1910, a presentation was made to Mr. John Mitchell, J.P., in recognition of his thirty-four years' services to the Society. At this Quarterly Meeting the President (Mr. F. Midgley) handed to Mr. Mitchell a gold watch on behalf of the members. Mr. Mitchell, he said, had long been in the front rank of the movement, and his energy and enthusiasm had been not only a great help to the Society, but an inspiration to younger men. Mr. Mitchell, in acknowledging the honour, said that in all his work for the Society he had never looked for any personal reward. He had done what he could for the movement, and done it honestly and straightforwardly. Its prospects were not so rosy in the earlier years as they were now, but it had progressed because those connected with it had striven with all their might to benefit their fellow-men.

On January 13th, 1910, the Committee recommended that the Lane Ends Co-operative Society should be taken over. The Monthly Meeting of February 23rd, was made special for the purpose, and sanctioned the amalgamation, and the formal confirmation was given on March 10th.

Yet another amalgamation was destined to mark the Society's fiftieth year, for the New Road Equitable Industrial and Co-operative Society's Committee made approaches in April, and on June 2nd the step was approved by the Keighley Society, and this was followed by the statutory confirmation on June 16th. In the meantime the New Road Society had confirmed the step from their side on June 7th, by seventy votes for to eighteen against. A member of the Keighley Society who was present reminded the New Road Side friends that in doing this they were simply coming home to the mother Society from whom they had sprung in 1861. The Society commenced its operations in a cottage below the White Horse, opposite the later premises. The first rules appear to have been registered in 1863. Eventually the Society crossed the road, to where, just below the Brewery, Mr. Fred Binns formerly lived, and afterwards erected the present premises. On June 20th the Keighley Committee approved a suggestion of the expiring New Road Side Committee to present two chairs to Mr. H. Ratcliffe and Mr. C. Wood, in recognition of their long services, and that the Committee should be allowed to have one chair each from the old Boardroom.

On July 7th, 1910, it was decided to give the Society's employees a trip to Scarborough in celebration of the Jubilee, and the excursion duly came off on August 16th.

JOHN WATSON.

CHAPTER XXII.

1910.

Children's Jubilee Demonstration and Tea—Permanent Jubilee Memorial Discussed—A Deputation and an Unacceptable Official of the A.U.C.E.—Mr. H. Horner Declares "War"—The 200th Quarterly Meeting: The President's Retrospect—The Society and the Wages Question—Trade of the Fifth Decade—A Jubilee Branch of the Women's Guild—Jubilee Exhibition of Co-operative Productions.

ON Saturday, August 6th, the members' children had their special celebration of the Society's Jubilee. The age limit was between five and fifteen, so that possibly at least a few of those present may live to carry forward the memory of it to the Society's Centenary.

About 6,800 young people assembled in the early afternoon in the two railway companies' goods yards, the division from the Northern District in the Midland Yard, and the Southern District in the Great Northern. Each division was marshalled by a staff of about 250 organisers, and assembled round their rallying banners of distinctive colours, to which their own differently coloured tickets furnished an easy guide. Everything went smoothly under the direction of the two marshals, Mr. B. Moulding for the South District and Mr. Robert Clarke for the North. A large number of the Society's wagons were provided for the juveniles too young to walk the whole distance in comfort. The south division moved off, accompanied by the Haworth and Denholme Brass Bands, and led by Mr. Frank Midgley (President) and Mr. Hartley Whitaker (Secretary). These halted at the Cross, and, after seeing the procession on its way to the field at Ingrow, waited for the arrival of the northern division, which they then accompanied to the field in Lawkholme Lane, below the Cricket Ground, where tea was served for this division. The concourse of townspeople to witness

the procession was very large, as might be expected when practically every household in the borough and neighbourhood was represented in the army of children defiling past. The bands accompanying the northern contingent were Marriner's and Silsden, while the Oakworth and Lane Ends quota came down the hill to the Ingrow field to the strains of the Salvation Army Band. Mr. H. Moore was the marshal of this smaller procession, which was nearly 400 strong.

Mr. Andrassy (Wakefield) carried out the arrangements for the preparation of the tea, the water for which was boiled on the ground. Over 700 gallons of tea were prepared, for which 22lb. of leaf were needed, while 2 cwt. of sugar and 70 gallons of milk were required to make it acceptable to the children's taste. For food, 12,000 buns of special quality had been baked in Queen Street, and these, at 5oz. each, represented a weight of about 1 ton, 13½ cwt., and if set end to end they would have reached from Changegate to the Utley tram terminus. The few buns left over after everybody had been satisfied were quickly bought up for home consumption by some of the parents, who were admitted to the subsequent Punch and Judy and Pierrot entertainments, and the dancing. Fire balloons were also sent up at intervals.

The weather, though not promising, kept fair for this, the largest demonstration ever organised by the Society, and it passed off without a hitch, and unmarred by any accident. There was just one moment of anxiety when the railing of one of the wagons gave way with the lurch in negotiating the entrance to the Ingrow field, but nobody suffered actual injury. The local Ambulance Brigade had about sixteen members on duty in each field.

As a permanent memento of the occasion the Committee had provided 8,000 special mugs in which the children had their tea, and which they afterwards took home. These bore the inscription: "Keighley Industrial Co-operative Society Limited. In commemoration of Society's Jubilee, 1860–1910," and underneath the mug was the trade mark of the C.W.S. Pottery at Longton.

The cost of the festival was estimated at nearly £300, as compared with £131 for that in 1904, when only 4,200 children were catered for with 8,500 buns and 432 gallons of tea. A word of praise is due to the admirable arrangements of the Jubilee Celebration Committee, Messrs. F. Midgley (Chairman), R. Clarke (Secretary), P. Dickinson, R. Rollisson, B. Moulding, R. Mackley, E. Thorn, and S. Hodgson.

On Wednesday, August 24th, 1910, the Monthly Meeting was of more than ordinary interest. Among other suggestions for completing the Jubilee celebrations were the presentation of appliances to the local St. John Ambulance Brigade, but the President (Mr. F. Midgley) favoured something of a more lasting nature—a scholarship, or something towards the endowment fund of the Victoria Hospital. Another member recommended the supplying of appliances to the Women's Guild to lend out for use by invalids. All these matters, said the Chairman, would receive consideration.

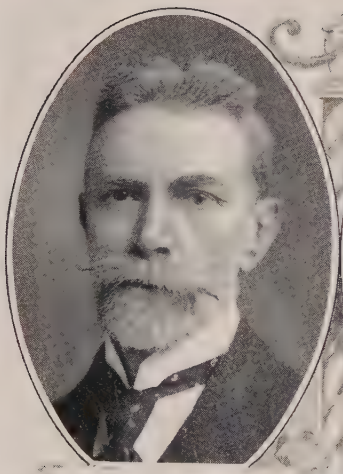
A long discussion was raised by Mr. Herbert Horner on the action of the Committee in declining to receive an official of the A.U.C.E. in the person of its Secretary and Organiser, along with a deputation from the local Trades Council, but consisting of members of the Society, on matters affecting their employees. He moved a resolution condemning the action of the Board as "anti-trades union in spirit, and savouring of the worst type of private employers."

The President pointed out that in the absence of the customary notice such a resolution could not be submitted to the meeting. He then went on to explain the circumstances, which went back for a period of eighteen months or two years, and involved the question of the Organiser alluded to having taken advantage, in his (Mr. Midgley's) opinion, of a privilege granted him to visit their grocery Stores to sow dissatisfaction where it had not previously existed. And following the grant of a room for a meeting of the A.U.C.E., at which a good deal of time was devoted to a discussion of the affairs of the Keighley Society, there

had been several letters in the local Press that in the minds of the Committee reflected no credit on the Keighley Society. In consequence of the trespass on the privilege granted him, the Committee decided that, while ready to receive a deputation, they must exclude him. On this, a remark was made—he believed by Mr. Horner—that this was what might have been expected from the mental capacity of a Co-operative Committee. The Board had shown by its actions in the past that it was by no means opposed to trades unionism, and their position now was that they were willing to hear the case from their own employees first, and they would then consider the question. If the result did not give satisfaction, the Board would be prepared to accept one of the Organisers; and, failing an agreement, steps would be taken to set in motion the machinery that had been built up by trades unionists and Co-operators. But every means should be used in place of trying to arouse feeling up and down the country against the Society, as had been done in this case. The relations between their employees and the Board were all that could be desired, and as for the reference to the personnel of the Board, the Chairman observed that the Committee was elected by the same constituency that had sent Mr. Horner to the County Council; and that while they might not have had a college training, he believed it was men of their type who had been the means of building up the Society to what it was to-day, and he had no doubt they would prove equal to carrying it on in the future.

The discussion went on for a considerable time, and when at length the Chairman rang his bell and declared the meeting at an end, Mr. Horner remarked: "That means war!"

The "war," however, proved to be less serious than such portentous words might seem to signify. There was, apparently, a good deal of whipping up on the part of those who wished to change the character of the Committee, and two or three letters in the *Keighley News* operated to bring together on October 26th, 1910, a much greater number of the members than usually attends the Quarterly Meetings.



JAS. STANSFIELD,
Assistant Secretary.

T. BENNETT,
Assistant Manager.

JOS. RHODES,
Author.

As a result, many were unable to obtain admission to the large hall of the Temperance Institute, and an overflow arrangement was devised which enabled those desirous of exercising their franchise to vote in the lower hall for the candidates whom they favoured.

In the large hall Mr. F. Midgley presided with his usual business-like skill, combining firmness and tact at moments where a weaker chairman might have let things drift into disorder. At the close of the routine business, the President moved the adoption of the report and accounts in a brief speech. He felt it an honour and a privilege to be able to submit the 200th Quarterly Statement to the members. Doubtless the early accounts would be rough and crude in comparison with the full details now periodically laid before them, but such as they were they had been the basis upon which the present structure had been raised. The quarter just ended had been one of the best they had had in the same season of the year. There had been a nice increase of trade, the share capital was up, and the membership had risen, while the Reserve Fund, depreciation, and all the Society's liabilities had been well met. Fifty years had gone by since the Society was started; and, in the words of the report, the amount of benefit that Keighley people had derived in more ways than one, no statistician could reckon up. He believed it had fed the hungry, clothed the naked, nourished the needy, and succoured the children. In fifty years to come he believed, also, it would be able to do more than had been achieved in the past, if the people would only be true to it. So far it had known no sections; its platform had been broad; it had not been divided by creed, nationality, or colour; and everyone who had joined its ranks had done more or less towards helping on the great movement of which their Society was a part.

Mr. J. F. Grove seconded, and Mr. J. Auty supported the motion, the last speaker expressing a regret that a discordant note should have been sounded in the last quarter of the half century.

The motion was carried by acclamation.

A long and at times animated discussion arose during the counting up of the ballot, Mr. Herbert Horner opening with an appeal to the Committee to bring the Society into line with the other progressive Societies in the country by adopting the minimum rate of wages recommended with practical unanimity by the Co-operative Congress.

The President said he believed the Keighley Society had always paid the standard rate of wages in the district in all its departments. They might not be paying all that the Union of Co-operative Employees demanded, but it should be known that of the 1,600 Societies fewer than 100 had fallen in with the scheme. The Committee thought the scheme would hardly fit this district. For one thing it took no cognisance of various sections of the employees, such as tailors, joiners, painters, but only dealt with the distributive side of the movement. Another thing, the scheme laid it down that an all-round minimum of 24s. must be paid, no matter what kind of work it was; but the Committee did not feel that they could go to that extent at present. However, the question of wages had never been discussed with their employees at all, and what they wanted was that their employees should first come before them and state any grievance they might have, and then, if no satisfactory understanding was arrived at, the Committee would be prepared to consider the question of receiving their Organiser.

Mr. J. F. Grove complained of the extent to which attacks upon the Keighley Committee were being sown broadcast in the organ of the Employees' Union, and although he believed their servants were fairly well treated, they ought, in his view, to bring forward any grievances they might have, and discuss them before the Committee in a rational manner.

In reply to further questions and remarks by Mr. H. Horner, the President pointed out that there was no parallel between trades unions and Co-operative Societies, if only for the fact that in the latter the employee had a voice in the selection of his masters. It was a mistaken policy to first abuse the Committee and then ask for

consideration. If the Society's Secretary could be present at the interview, the Committee were willing that the Secretary of the local Branch of the Employees' Union should also be present.

Among the subsequent speakers was Mr. J. W. Waterworth, a candidate for the Committee, who, while appealing for a reconsideration of the position taken up by the Committee, said he believed that every successful candidate would work conscientiously for the interests of the Co-operative Society, and that although there might be little things on which individual opinion would differ, he had every faith, in spite of nervous letters in the *Keighley News*, that the Society would not at once be driven into the Bankruptcy Court.

Just before the result of the voting was announced the President stated that the Committee intended to build a Store for the Long Lee District next spring.

The poll ended in the return of the retiring members of the Committee and the Educational Committee, with the exception that Mr. F. W. Butterfield was replaced by Mr. J. E. N. Brooke on the Board.

The fifth decade, ending September 30th, 1910, with the Society's Jubilee, showed that the trade of the whole fifty years had been no less than £5,667,104. 5s. 4½d., and that profits had been earned to the amount of £756,000 6s. 9½d. This meant that in the last decade the turnover had been £2,343,092. 3s. 8d., and the profits £341,606 8s. 3½d. Taking the concluding year's membership, the trade done in that year works out at £25. 4s. 3¼d., and the profit per head at £3. 13s. 4¼d.

Assisted by the latest amalgamations, the figures for 1910 have broken all records, yielding for the first time a five-figure membership of 10,412; sales to the amount of £262,351. 18s. 10d.; capital to the amount of £172,098, or £16. 10s. 6¾d. per member; and profits of £38,181. 16s. 9½d.

Among the things attempted or done within the last days of the Society's fiftieth year, or early in its fifty-first as part of the Jubilee activities, was the opening of

"The Jubilee Women's Guild" at New Road Side, as a Branch of the Keighley organisation. Mesdames William Midgley and Noble are mainly responsible for the new Branch, which was launched with a membership of fifty-two on Friday, October 21st, 1910, Mr. P. Dickinson presiding, and addresses being given by Mrs. Whitehead and Mrs. Butler (Leeds). The last-named lady is Secretary of the Airedale District of the Guild.

An important feature of the Jubilee celebrations was a five days' Exhibition of Co-operative Productions in the Keighley Drill Hall. Here, as far as the limitation of space would allow—for they could have filled a hall six times as large—the Co-operative Wholesale Society Limited showed a choice variety of biscuits from Crumpsall Works, Manchester; preserves and marmalade from Middleton; butter from their own creameries; boots and shoes from Leicester, Heckmondwike, and Rushden; soaps from Irlam, Dunston-on-Tyne, and Silvertown; candles from Irlam, Manchester; tobacco from Manchester; woollen cloths from Batley; ready-made garments from Leeds, and ladies' costumes from London; tea and coffee from London; a variety of cocoas and chocolates from the Luton Works; lard from West Hartlepool; shirts and mantles from Broughton, Manchester; flannels from Littleborough; groceries, sundries, and sweets from Silvertown; and other goods imported from various parts of the world after having been bought by the Society's buyers at the point of production. In addition to these, all arranged in fine showcases made by the Society's own cabinet makers, there were shown in operation the processes of toffee boiling, soap milling, brush making, and cigarette making. There have been not a few tradesmen's exhibitions in the same room, but probably no show as comprehensive or as interesting has ever been brought together under this roof, and the townsfolk showed their interest in it by attending in crowds the whole week. For their refreshment tea and cocoa were provided at a buffet, where each customer had a bonus on her penny purchase in a fully equivalent free

sample of one or the other to take home for testing at leisure. Others with an eye to thrift made a point of calling at the sale stall, where for a shilling they got a parcel of comestibles without dividend, except that the value of the articles represented a profit to the buyer of at least 6d. To beguile the walk round the exhibits, Lord and Wright's orchestral band rendered selections afternoon and evening. The representatives of the C.W.S.—including their able chief, Mr. Ryan—carried away with them a good impression of Keighley, having done much more business than in Leicester, for example.

The opening ceremony on Tuesday, November 1st, clashed with the crisis of municipal electioneering, but it brought together a big crowd of the members and townsfolk. The Mayor (Mr. Richard Edmondson) presided, and called upon Mr. George Thorpe, J.P. (Dewsbury; C.W.S. Director) to open the Exhibition. Mr. Thorpe spoke effectively of the progress and work of the Co-operative Wholesale Society, which carried on three functions: Those of producer, merchant, and banker. Of its twenty-five millions sterling of yearly turnover one quarter was in goods produced by its own 19,000 employees. On the productive side their aim was to improve as far as they could the conditions under which the labouring classes had to work; and he believed that they were giving the best conditions that the circumstances of the time would warrant. They also wanted to increase Co-operation, because they were going in for a better distribution of wealth, and that by peaceful means, not by any attack upon this party or the other, but solely by the character of their goods, and the conditions of work for the people in their employ. In illustration Mr. Thorpe pointed out that the members of the Keighley Society had earned dividends amounting to £756,000 in fifty years and now possessed a capital of £172,098. Their total trade had been £5,667,104. 5s. 4½d., and their membership had reached 10,412. He declared the Exhibition open, and presented to the Mayor a current copy of the C.W.S. "Annual" on behalf of the C.W.S. and the local Society.

The Mayor admitted that Co-operators, no more than private traders, could afford to hide their light under a bushel, and His Worship confessed himself much impressed by the Exhibition as a demonstration of what the movement could do. The movement as a whole had grown amazingly, but in his view there were a few billionaires of the type of Rockefeller who had probably done as much as it for the world; and Co-operation had yet much to accomplish. Of course, the Mayor was right if good is to be measured merely by the control of so many millions of capital. The Mayor went on to express wonder that so much should be made of dividend, and to suggest the possibility of doubling the membership of the Co-operative Societies by selling goods at about prime cost. Of course, everybody has not yet read of the early struggles of the movement, or how success seemed unattainable until the dividend principle was introduced. And, sore as the retail trader may now feel at the competition of the Store, it does not attack him on the side of cheapening. Were Mr. Edmondson's advice to be followed all round, it would spell ruin to many a small dealer who can now make a comfortable living. Another direction in which the Mayor suggested that Co-operative activity might exercise itself was in the planning of streets and houses on the "Garden City" principle. He heartily commended the local Society on its resisting the temptation to deal in intoxicants.

Mr. Sam Clough (Mayor-elect) congratulated the Society on the celebration of its Jubilee. The first thing he did on getting married was to take a share in the Society at Steeton. He seconded a suggestion of the Mayor that it would be well for the Keighley Society to have a fine building in the main street. Mr. Clough, however, is not aware of the fact that many Societies have seriously burdened themselves with premises on which expense has been lavished without stint. Mr. Clough hoped that there would never be any division in the Society, and that it would refuse to ally itself with

any sect, body, or party, the members working together for their common good and that of society.

Mr. John Clough said that he had taken for many years a deep interest in the doings of the Keighley Society, and the Secretary had been good enough to send him periodically a copy of its accounts. Mr. Clough's high opinion of the way in which they are kept will be found on another page. He went on to compliment the Society in a humorous vein on their freedom, in the matter of depreciation, from the attentions of the Income Tax Commissioners, and to commend them for having taken full advantage of that freedom to give a good, sound financial base to their concern. Sometimes, he confessed, he envied facilities which enabled them to make 12½ per cent upon their turnover. There was just a danger that prosperity might make them too proud. It was clear from the figures given by Mr. Thorpe that the members of the Society were better off by £750,000 than they would have been if no such body existed, and, seeing they had no Income Tax to pay, he thought they were right in making a profit and dividing it.

Mr. E. Grindrod (Keighley's representative on the C.W.S. Board of Directors) moved a comprehensive vote of thanks, and in seconding, Mr. F. Midgley (President of the Keighley Society) called the Mayor's attention to the fact that they had already shown the way to other local bodies in the Garden Suburb movement at Morton Banks.

This Exhibition did not conclude the Jubilee celebrations, but during the latter part of November, December, and into the New Year—after the completion of this work—division after division of the Society's members sat down at various schoolrooms to a Free Tea, by way of personal participation in the memorial of a great and successful work.

CHAPTER XXIII.

1910.

The Society's Accounts at the End of Fifty Years' Trading—High Praise from a Local "Captain of Industry"—List of Committee, Officers, and Chief Managers—The Society's Presidents, Treasurers, General Secretaries, and Their Assistants, and Minute Secretaries—Complete Yearly Statistics of Membership, Trade, Capital, Profits, and Average Dividends.

SO now, at the end of fifty years, it is fitting that general stock should be taken of the position of the Society, as shown by the accounts for the 200th quarter, ended September 27th, 1910. The accounts themselves are so fully and explicitly set out that the ordinary peruser, though not a skilled accountant, is well able to grasp their general significance. No one could doubt this who had ever attended a Quarterly Meeting and heard the questions put, or the comments made, as the Chairman, in orderly succession, invites one or the other concerning every section of the accounts.

Yet it will do no harm to take note in a less formal way of the state of the Society's finances at the end of its first half century of trading.

The cash account shows that no less than £130,297. os. o½d. has been handled during the quarter, this huge amount including the £156. 9s. 8½d. brought forward from June 28th. Just about half the total receipts represent goods sold, while of the remainder, £54,679. 14s. 1d. consists simply of money paid into or drawn out in cheques from the Society's banking account with the Co-operative Wholesale Society Limited. Then there is £539. os. 10d. received in rents; £953. 17s. 10d. in dividend and interest on investments, and £7,676. 8s. 10d. on account of shares.

On the payment side the goods purchased represent £49,938 15s. 5½d., and their selling value has been increased by £2,136 os. 2d. paid in productive wages, cartage, &c. On account of shares, &c., £8,726. 10s. was paid out; dividends and interest, £8,819. 6s. 2d.; additions to property, £504; an investment in the National Telephone Company's debentures absorbed £2,500; £3,486. 12s. 8d. went in distributive expenses; and £393. 3s. 7½d. as a part of the Society's Jubilee expenses.

The brief Bank Account shows that the June balance to the Society's credit of £5,982. 4s. had fallen to £3,396. 18s. 9d.

JOHN ROLLISSON,
Senior Branch Manager

The position of the Society's finances as a whole is, of course, to be found in the Capital Account. First come the liabilities, which, treating the concern as indebted to its own proprietors (the members) as well as to the outside world, show a surplus of £9,429. os. 8d. on the previous quarter's trading. But, taking the figures still from this point of view, the various Reserve, Insurance, and Contingent Funds should be added, and these together amount to £10,604. 4s. 10½d., making a total to the good of £20,033. 5s. 6½d. If, in addition to this, the value of the visible assets of the Society were brought up to a market level, the position of the members would be shown to be a very strong one indeed. What is the position, then, of the members as proprietors of a business concern in relation to the outside world? The assets, some of which have been written down steadily and with a heavy hand, represent a nominal value of £205,443. 19s. 4½d. Against these have to be set, as obligations to other than shareholders: Loans, £7,365. 14s. 6d.; security claims, £699. 12s. 1d.; small savings claims, £1,761 19s. 7d.; clothing clubs, £8. 10s. 7½d.; trade debts and expenses, £695. 13s. 8d.; dividends and interest, £1,100; or a total of £11,661. 18s. 7½d. This would leave £193,782. os. 9d., which, on a membership of 10,412, works out at an average capital of £18. 12s. 2¾d. per member, free from any outside obligation.

The Trade Account for the quarter shows a gross turnover of £90,488. 4s. 6d., including sales to the amount of £64,106. 19s. 8d., and leaving the profit of £9,420. 4s. 4d. to be carried to the credit of Profit and Loss Account.

The Investments Account reveals that in shares the Society has put out £23,545. 1s. 1d. almost entirely in Co-operative enterprises, to some of which, also, £39,584. 4s. 8d. has been lent. In both categories the Co-operative Wholesale Society figures for the lion's share.

The Distributive Expenses Account shows a total of £6,487 8s. 2½d., but, eliminating from both sides figures relating to interest, it would seem that the goods are handled at a cost of something under 6 per cent.

Coming to Buildings and Fixed Stock Account, the Society owns real estate, fixed and rolling stock, to the nominal value of £58,215 1s. 3d., made up of £31,889. 17s. 3d. in land and houses, and £26,325 4s. in shop property. There is included in the last-named item the fixed and rolling stocks, but these only now stand at £663, having been written down from £14,249. 1s. 2½d. Of course, from time to time property has been sold off; but Mr. Wilkinson (our senior Auditor), who has kept a record of all real property purchased by the Society from the start in 1860, including what has since been disposed of, finds the total to be £126,956, and the sales £26,748. 14s. 7d., leaving the total cost of what is now held at £100,207. 5s. 5d., and the depreciation on this latter at £41,992 4s. 2d., which leaves the present nominal value at £58,215. 1s. 3d., as stated in the accounts. But these figures by no means represent

the present selling value of the Society's real estate. If they were offered at their present figures there would be a furious competition in any saleroom for, say, the old Central Stores at No. 83, Low Street, which, costing £2,781, are only reckoned, for dividend purposes, at £413; Bradford Street Stores, which cost £2,126, and have been written down to a nominal £385; or Campbell Street Store, from £996 to £56. The untapped resources in the value of these properties form a reserve of strength which would be of very great service in a time of stress.

In the Departmental Accounts, which are set forth in great detail, particulars are given for every Store and Department, and at a glance can be seen the inflow and outflow, and the result of the quarter's trading. Taking totals only, the accounts for September, 1910, show the stocks on hand at June 28th as having the value of £24,560. 14s.; net purchases had been made to the amount of £52,252. 17s. 2½d.; goods received from other departments, £38,320. 17s. 7½d.; expenses, £4,254. 8s. 11½d.; profit, £9,420 4s. 4d.; totals, £128,809. 2s. 1½d. The net sales had been £65,001 3s. 10d.; goods to other departments, £38,685. 14s. 4½d.; trade dividends, £586. 3s. 11d.; and stocks at close, £24,536; balancing the account. The profits earned varied from 8¼d. in the £ in the Jewellery Department to 3s. 5½d. at the East Avenue Store.

The Reserve Fund stood on June 28th at £6,655. 11s. 3½d., and sundry receipts, including no less than £72. 9s. in entrance fees, (which represents the large number of 1,449 members, many of whom simply rejoined after the total withdrawal of their capital and interest) brought up the total to £6,800. 6s. 7½d. Besides donations, £42. 9s., the fund had to bear exceptional expenses of £238. 15s. 4d. on account of the Jubilee Gala, and £118. 6s. for the employees' trip, leaving the net balance at £6,400. 16s. 3½d.

The Educational Department Account cannot fail to be conned with interest by the members who may have caught something of the enthusiasm that filled the early pioneers of the movement. Starting the quarter with a balance of £11. 16s. 10d., the Sub-Committee had also available a grant of £98. 17s. 2d., and besides these they had receipts of £2. 10s. 3d. from the sale of newspapers, £2. 14s. 9d. from the sale of copies of the *Co-operative News*, 16s. odd from *Millgate Monthly* magazine, 11s. 3d. from *Our Circle*, £2. 4s. from advertisements, and a few shillings from sundries; making a total income of £120. 12s. 5d. On the other side, newspapers cost £21. 17s. 2½d.; *Co-operative News*, £7. 3s. 4d.; *Millgate Monthly*, £1; and *Our Circle*, 13s. 6d.; curator's fees represented £14. 15s. 6d.; the Librarian and his Assistant, £4. 13s.; Secretary, £1; Committee's fees, £5. 4s.; printing and postage, £7. 11s. 2d.; new books, £6. 4s. 6d.; binding, £2. 6s. 6d.; text books for children's classes, £6. 5s.; delegates' expenses, £2. 1s. 4d.; in total the expenses came to £86. 5s. 0½d., leaving a balance of £34. 7s. 4½d. to be carried forward.

The Profit and Loss Account, into which all the financial operations of the Society focus, opened with a credit balance from June of

AIREWORTH STORES.

UTLEY STORES.

£86. 8s. 4½d., and this was augmented by sundries, £10, and £9,420 4s. 4d. profit from Trade Account, making a total of £9,516. 12s. 8½d. On the debit side, the trade checks purchased cost £21. 17s. 6d.; commissions on sales were paid to the extent of £19. 19s. 6½d.; and a last dividend of £45. 15s. was paid to the members of the New Road Side Society before the amalgamation took effect. These amounts being deducted, there was left a clear available profit of £9,429. os. 8d.

How this was proposed to be dealt with is set out in the Disposal of Profit Account, in which the Committee show the garment cut to suit the cloth available. On £60,450 worth of members' checks a 3s. dividend absorbs £9,067. 10s.; £503 worth of non-members', at 2s. 3d., £56. 11s. 9d.; leaving the balance of £18. 17s. 3d. to go to Reserve Fund for the benefit of the whole membership. Further, there is set aside £20 for the Co-operative Union; £94. 5s. 9d. as the usual quota to the Educational Fund; and the North Wales Quarries shares, £110, are written off; leaving £61. 15s. 11d. to be carried forward to the first quarter of the Society's fifty-first year.

At the foot of the accounts there is a little tell-tale table of Branch Departmental Dividends. These serve an obvious and very useful purpose, alike for the members and the various responsible Managers. In brief, it may be stated that in the report under consideration the dividends actually earned by the various Branch departments varied as follows: Boot and shoe, from 6¾d. to 2s. 4¾d. in the £; clog, from 1s. 6¾d. to 2s. 8d.; fish and fruit, from 1s. 11¼d. to 2s. 10d.; and butchering, from 4d. to 2s. 8¼d.

In a closing word, one may just recall for the benefit of those members who are not accustomed to peruse and analyse accounts, the weighty and unsolicited opinion of an able and successful local man. Mr. John Clough, J.P., at the opening of the Keighley Co-operative Jubilee Exhibition, remarked :—

> If it is any comfort for you to know, from a man deeply engaged in business, I do not think there are any accounts of any private trading company or firm in Keighley where the accounts are better kept, or where the depreciations and stocktakings are more thorough and more honest and straightforward than the accounts of the Keighley Co-operative Society.

The drastic reorganisation of 1877–78 has, indeed, borne abundant fruit, and the successors of a handful of local working men have reason to be proud of the fabric which their predecessors have reared, and to be resolute in their determination to preserve it and add to it as the needs of newer times may demand.

APPENDICES.

KEIGHLEY INDUSTRIAL CO-OPERATIVE SOCIETY LTD.

President: Mr. Frank Midgley.

Treasurer: Mr. E. Thorn. Minute Secretary: Mr. B. Moulding.

General Committee: Messrs. P. Dickinson, T. Hogarth, A. Abbott, F. W. Butterfield, E. Holmes, W. Pickles, J.P., W. Thompson, H. Moore, J. T. Kelly, S. Hodgson, and J. E. N. Brooke.

Educational Committee: Messrs. R. Rollisson (Chairman), J. J. Smith (Treasurer), R. Clarke (Secretary), R. Mackley (Editor of the *Keighley Co-operative Bee*), S. Calvert, E. Spencer, A. Pickles, and F. Peckover.

Women's Guild Committee: Mrs. Parker (President), Mrs. H. Whitaker (Treasurer), Mrs. J. Butterfield (Secretary), Mrs. Thorn, Mrs. Bartrum, Miss Travers, and Miss Mitchell.

Auditors: Mr. Richard Wilkinson, Mr. Barnabas Birtwell, and Mr. J. W. Ambler.

Chief Officers.

Secretary and General Manager: Mr. Hartley Whitaker.
Assistant Secretary: Mr. James Stansfield.
Assistant Manager: Mr. T. Bennett.

Principal Departments and Managers:

Warehouse, Adelaide Street	.....	Mr. F. Gregson.
Central Store, Brunswick Street	.....	Mr. F. Painter.
No. 1 Branch, South Street	.....	Mr. J. Rollisson.
,, 2 ,, Worth Village	.....	Mr. J. White.
,, 3 ,, Newtown	.....	Mr. J. Sanderson.
,, 4 ,, Campbell Street	.....	Mr. H. Collett.
,, 5 ,, Bradford Street	.....	Mr. F. A. Emmott.
,, 6 ,, Apsley Street	.....	Mr. B. Bowker.
,, 7 ,, Parkwood Street	.....	Mr. A. B. Sugden.
,, 8 ,, Belgrave Road	.....	Mr. W. Hudson.
,, 9 ,, Beechcliffe	.....	Mr. J. Bailey.
,, 10 ,, Spring Bank	.....	Mr. F. Wood.
,, 11 ,, Ingrow Lane	.....	Mr. J. Dawson.
,, 12 ,, Lund Park	.....	Mr. W. Dawson.
,, 13 ,, Laycock	.....	Mr. R. Spedding.
,, 14 ,, Morton Banks	.....	Mr. B. Broadley.
,, 15 ,, Fell Lane	.....	Mr. J. W. Peel.
,, 16 ,, Lawkholme Lane	.....	Mr. G. H. Parkinson.
,, 17 ,, Devonshire Street	.....	Mr. W. H. Brown.
,, 18 ,, East Avenue	.....	Mr. C. E. Bottomley.
,, 19 ,, Aireworth	.....	Mr. Lister Booth.
,, 20 ,, Oakworth Hall	.....	Mr. Cecil Bayliss.
,, 21 ,, Lidget	.....	Mr. S. Wilson.
,, 22 ,, Utley	.....	Mr. George Smith.
,, 23 ,, Lane Ends	.....	Mr. John Roe.
,, 24 ,, New Road Side	.....	Mr. S. Wignall.

Principal Departments and Managers—*continued.*

Drapery, Millinery, and Dressmaking Departments, 83, Low Street ..... There are also Drapery Branches at Ingrow Bridge, Oakworth, and New Road Side.	Mr. W. P. Hartley.
Tailoring Department, Hanover Street ...	Mr. W. J. Harthan.
Boot and Shoe Departments, Brunswick Street ..... With Branches at Worth Village, Newtown, Apsley Street, Parkwood Street, Bradford Street, Fell Lane, Ingrow Bridge, Oakworth, and New Road Side.	Mr. J. H. Redman.
Clog Department, Brunswick Street ..... With Branches at Worth Village, Newtown, Apsley Street, Parkwood Street, Bradford Street, Ingrow Bridge, and Oakworth.	Mr. W. Skaife.
Butchering Department, Brunswick Street With Branches at Apsley Street, Newtown, Belgrave Road, Worth Village, Parkwood Street, Bradford Street, Oakworth Road, Fell Lane, Ingrow Bridge, Thwaites Brow, Devonshire Street, East Avenue, Oakworth, and Utley.	Mr. W. Robinson.
Jewellery Department, Hanover Street ...	Mr. H. Nicholson.
Hat and Cap Department, 57, Low Street	Mr. F. Moore.
Furnishing Department, Brunswick Street	Mr. A. Grindrod.
Fish and Fruit Depts., Brunswick Street... With Branches at Oakworth Road, Ingrow Bridge, Devonshire Street, East Avenue, Aireworth, Bradford Street, and Oakworth.	Mr. T. Keighley
Coal Dept., Midland Station, Keighley..... Also at Great Northern Station, Ingrow; Midland Station, Oakworth; and Leeds and Liverpool Canal Wharf, Stockbridge.	Mr. W. Powell.
Restaurant, Brunswick Street	Miss Boyd.
Painting Department, 2, Cornmill Bridge.	Mr. T. Chapman.
Bakery and Confectionery Dept., Queen St.	Mr. M. Jenkinson.

The Society's employees number 283, divided as follows: Grocery Department, 63; Drapery, 35; Carting and Coal Filling, 30; Tailoring, 25; Boot and Shoe, 24; Butchering, 24; Painting, 16; Fish and Fruit, 13; Clog, 13; Office (including Checking), 12; Bakery, 10; Restaurant, 5; Joinery, 5; Hat and Cap, 3; Furnishing, 3; Jewellery, 2.

Past and Present Officials.

	President.	Treasurer.	Secretary.
1860 Oct. 15	Francis Butterfield	Jos. Moorhouse	Levi Driver
1861 Apl. 17	Jos. Smith (Newtown)	,,	,,
,, Oct. 26	Benjn. Sharp	Wm. Hanson	Wm. Keighley
1862 Apl. 28	Chas. Dewhirst	,,	,,
,, Oct. 27	,,	Thos. Broughton	Jno. Watson
1863 Apl. 27	Jno. Mallinson	Nathan Binns	,,
,, Oct. 26	Jos. Mocrhouse	,,	Saml. Fearnside
1864 Apl. 25	Thos. Smith	Wm. Rhodes	,,
,, Oct. 31	,,	Chas. Dewhirst	(Not mentioned)
1865 Apl. 24	J. Smith (Turkey St.)	Wm. Rhodes.	Saml. Fearnside
,, Oct. 30	,,	,,	,,
1866 Apl. 30	Chas. Dewhirst	Jno. Riley	Jno. Binns
,, Oct. 29	Jonas Hudson	,,	,,
1867 Apl. 29	Jno. Vickerman	Wm. Rhodes	Geo. Sugden
,, Oct. 28	Chas. Dewhirst	Jno. Riley	,,
1868 Apl. 27	,,	,,	,,
,, Oct. 26	,,	Greenwood Hindle	,,
1869 Apl. 26	,,	,,	,,
,, Nov. 1	,,	Thos. Smith	,,
1870 May 2	,,	,,	,,
,, Oct. 31	,,	Wm. Rhodes	,,
1871 Apl. 27	,,	Thos. Smith	,,
,, ,, 15			Wm. Scott, Assistant Secretary
,, Oct. 30	,,	,,	Geo. Sugden Wm. Scott, Assistant Secretary
1872 Apl. 29	,,	,,	Geo. Sugden Jno. Buckley, Assistant Secretary
,, Oct. 28	,,	,,	Geo. Sugden Jno. Buckley, Assistant Secretary
1873 Apl. 28	,,	,,	Geo. Sugden Jno. Buckley, Assistant Secretary
,, Oct. 27	,,	,,	Geo. Sugden Jno. Buckley, Assistant Secretary
1874 Apl. 27	,,	,,	Geo. Sugden Jno. Buckley, Assistant Secretary
,, Oct. 26	,,	Wm. Mason	Geo. Sugden Jno. Buckley, Assistant Secretary
1875 Apl. 26	Jno. Buckley	,,	Geo. Sugden
,, Oct. 23	Chas. Hutton	,,	,,
1876 Apl. 24	,,	,,	,,
,, Oct. 30	,,	John Mitchell	,,
1877 Apl. 30	Wm. Mason	,,	,,
,, Nov. 29	Jno. Howells	Wm. Scott	Thos. Gill, Minute Secretary

,, Dec. 27 Hartley Whitaker appointed Head Clerk, Cashier, and General Manager, and in October, 1878, General Secretary—positions which he has since continuously filled.

Past and Present Officials—*continued.*

	President.	Treasurer.	Minute Secretary.
1878 Feb. 21		Jno. Mitchell	Thos. Gill (1 year)
,, Apl. 29	Jno. Howells	,,	
,, Oct. 30	,, (1 year)	,,	,,
1879 Apl. 30			R. Mitchell
,, Oct. 29	,,	,,	E. Skaife
1880 Nov. 3	,,	,,	,,
1881 ,, 2	E. Grindrod	,,	Jno. Binns
1882 Oct. 25	,,	,,	,,
1883 ,, 24	,,	,,	,,
1884 ,, 22	,,	,,	,,
1885 ,, 24	,,	,,	,,
1886 ,, 27	,,	Thos. Keighley	Chas. J. Lloyd
1887 ,, 27	,,	,,	,,
1888 ,, 25	,,	,,	,,
1889 ,, 24	,,	Wm. Thomson	,,
1890 ,, 23	,,	,,	,,
1891 ,, 29	Wm. Thomson	Thos. Thoseby	A. Henderson
1892 ,, 27	,,	,,	,,
1893 Apl. 7		Jno. Whitaker	
,, July 27			Exley Barker
,, Oct. 26	,,	,,	,,
1894 Jan. 25	Jno. Mitchell		
,, Oct. 25	,,	,,	,,
,, Nov. 28			C. J. Lloyd
1895 Oct. 24	,,	,,	,,
1896 ,, 29	F. Midgley	,,	A. Henderson
1897 July 29			G. J. Wardle
,, Oct. 28	,,	Jno. Watson	,,
,, Nov. 1	Jno. Mitchell		
1898 Oct. 27	,,	Jno. Watson	F. Midgley
1899 Jan.			F. Crabtree
,, June			E. Thorn
,, Oct. 26	,,	,,	,,
1900 ,, 25	,,	Padgett Dickinson	,,
1901 ,, 24	,,	Jno. Watson	,,
1902 ,, 23	F. Midgley	,,	,,
1903 Jan. 23			A. T. Silson
,, Oct. 29	,,	,,	,,
1904 ,, 27	,,	,,	,,
1905 Jan. 26	Jno. Whitaker		
,, Oct. 26	,,	,,	,,
,, Dec. 13		C. H. Adams	
1906 Oct. 25	,,	,,	C. H. Brown
1907 ,, 24	,,	,,	,,
1908 Apl. 23		F. Midgley	
,, Oct. 29	C. H. Brown	,,	B. Moulding
1909 July	J. Mitchell, J.P.		
,, Oct. 28	F. Midgley.	E. Thorn	,,

TABULAR STATEMENT FOR EACH YEAR ENDED SEPT. 30TH OF THE POSITION AND PROGRESS OF THE SOCIETY.

Year.	Members.	Capital.	Trade.	Profits.	Average Dividend for the Year.	
					Members.	Non-M'mb'rs
		£	£ s. d.	£ s. d.	s. d.	s. d.
1861	126	—	3518 18 2½	171 6 3	?	?
1862	162	674	6307 0 0	117 0 0	0 8¼	0 5⅝
1863	130	381	3414 0 0	134 0 0	0 7	0 5
1864	143	537	3963 0 0	226 0 0	1 0	0 9
1865	154	600	4441 0 0	241 0 0	1 1	0 9½
1866	176	700	5469 0 0	275 0 0	1 1½	0 10
1867	216	443	7579 0 0	324 0 0	1 0½	0 9½
1868	280	772	10231 0 0	420 0 0	1 0	0 9
1869	350	1268	11718 0 0	528 0 0	1 0	0 9
1870	337	2083	12193 0 0	599 0 0	1 1½	0 10
1871	450	4115	16502 0 0	967 0 0	1 4	1 0
1872	590	5931	22748 0 0	1420 0 0	1 5	1 0¾
1873	760	8813	31245 0 0	2072 0 0	1 6	1 1½
1874	1001	11440	42742 0 0	2584 0 0	1 5	1 0
1875	1173	14130	46295 3 6	3254 0 8½	1 7	1 1
1876	1403	16443	44022 3 3½	3658 3 10	1 6	1 0
1877	1488	17281	52848 18 0½	2087 13 10	*0 9	*0 6
1878	1304	15642	49768 15 3½	3448 0 10	1 6	1 1
1879	1411	17375	46981 9 4½	4972 11 4	1 10¼	1 4½
1880	1827	23678	61865 11 9½	6815 6 10	2 1	1 6½
1881	2060	28271	67052 19 9	7662 3 2	2 2½	1 7½
1882	2323	29799	80034 18 8	8566 2 9	2 2¼	1 7¼
1883	2643	34272	91177 13 1½	9989 14 3	2 3¼	1 7¾
1884	3148	39593	104177 4 1½	12634 7 4½	2 5½	1 9¾
1885	3455	42225	101399 6 11	13412 15 2½	2 7½	1 11½
1886	3699	44117	104250 17 7	13587 16 7½	2 7½	1 11½
1887	3760	45171	116372 4 6	14935 18 10½	2 6½	1 10¾
1888	3934	44624	115477 4 9½	14672 11 8	2 6	1 10
1889	4257	47509	128224 14 9	16615 12 9½	2 6¾	1 10¾
1890	4648	52469	143371 3 3	19163 8 11½	2 8	2 0
1891	4885	54925	156798 14 5	21182 7 0½	2 8¾	2 0¾
1892	5392	55979	162346 10 7	21671 19 0	2 8½	2 0½
1893	5673	58196	163693 5 8	21598 15 5½	2 8	2 0
1894	5957	59747	166891 9 7	21727 4 10	2 7¾	1 11¾
1895	5998	66383	161998 16 3½	21124 0 5	2 8	2 0
1896	6131	73944	181417 9 3½	25692 19 3½	2 10	2 1
1897	6390	82625	186028 7 10	26966 19 7	2 11¾	2 2¾
1898	6694	91081	195915 8 8½	28901 1 5	3 0	2 3
1899	7348	98765	201219 9 2	29395 19 5½	2 11½	2 2¾
1900	7749	106438	212331 3 8½	30577 16 8½	2 11¼	2 2¼
1901	7846	107645	208322 0 0	29865 0 11½	2 11¼	2 2¼
1902	7986	114203	222654 10 6½	33011 3 11	3 0	2 3
1903	8082	122657	227066 5 0½	33164 18 10½	3 0	2 3
1904	8412	127470	225171 3 10½	33078 4 11	3 0	2 3
1905	8430	127708	220827 6 9	32292 2 2½	3 0	2 3
1906	8627	135067	228435 1 7½	33667 6 4½	3 0	2 3
1907	8982	143862	242875 18 1	35682 19 6	3 0	2 3
1908	9394	151912	256306 2 11½	36741 2 2½	3 0	2 3
1909	9629	157597	249081 15 11½	35921 12 6½	3 0	2 3
1910	10412	172098	262351 18 10	38181 16 9½	3 0	2 3
Total	..	..	5667104 5 4½	756000 6 0½	..	..

*Only one Half Year's Dividend.

LIST OF ILLUSTRATIONS.

	Page
Memory-Sketch of First Store, Church Green	Frontispiece
Jno. Farrar Pickles, Francis Butterfield	16
New Bridge Street Store, 1862-1896	24
Mrs. Wild, John Terry...	34
Newtown Stores	44
Past Presidents	51
Worth Village Stores	60
Past Presidents	70
83, Low Street Drapery (formerly Central) Stores ...	80
Past Presidents	92
Central Stores, Brunswick Street...	102
Past Presidents	110
General Committee and Officers, 1886	120
General Committee and Officers, 1892	130
General Committee and Officers, 1897	135
General Committee and Officers, 1904	141
General Committee and Officers, 1909	152
Jubilee President	162
General Committee	174
General Committee	184
General Committee	189
Secretary	196
Educational Committee	206
Auditors	214
Women's Guild Committee	221
Jno. Watson...	228
Jas. Stansfield, T. Bennett, Jos. Rhodes	232
Oldest Branch Manager	242
Aireworth Store	245
Utley Store	246

INDEX.

Accidents to Employees. (*See* Employers' Liability.)
Accounts, the Society's, 241
Addingham Society, promoted by Keighley propagandists, 143
Adulteration of Flour, local prosecutions, 10; samples frequently taken of Society's goods, 154; moisture in Tobacco, 203
Agricultural Show, and Town Decoration, 32
Airedale District Conferences at Keighley, 93
Airedale Propaganda Scheme supported, 158
Aireworth Branch, site, 182; opening, 186
Amalgamated Union of Co-operative Employees, 187. (*See also* Employees.)
Amalgamation Projects, in 1867, 48; Ingrow Lane Society, not realised, 183; Oakworth Society, 215; Worth Valley Societies, 215; Lane Ends Society, 226; New Road Side Society, 227
Ambler, Mr. B., 178
Ambler, Mr. J. W. (Auditor), 212
Ambulance Classes, 126, 132
Apsley Street Store. (*See* Knowle Park.)
Assembly Rooms, Letting of, 124; for Dancing, 137
Assistance to sister Societies in distress, 108
Assistant Salesman, First, 31
Assistant Secretaries, List of, 250, 251
Audit, Special, of Society's Accounts, and its gratifying result, 163; praise from the *Bradford Observer*, 164
Auditor, a Third, appointed, 170
Auditors, 210, 211, 212; List of the, 248

Baby Linen and Ladies' Underclothing Business, 137
Baking of Bread begun, 71; Bakery to be established, 127; its output, 127
Balance Sheets, Early, 33; Rejection of a Balance Sheet, 69; the Secretary on, 147
Banking begun with a local Bank, 48; transferred to North of England Wholesale Co-operative Society, 48; transferred to Co-operative Wholesale Society, 194
Bee, Keighley Co-operative; Occasional Broadsheet suggested, 86; First Issue, 87; Messrs. Midgley and Whitaker, Editors, 128; Its Circulation, 128; Enlargement and Coloured Cover, 151, 181; Mr. R. Mackley, Editor, 159; Libels of *Tradesman and Shopkeeper*, 201, 202. (*See* also Educational.)
Beechcliffe Store Founded, 119, 121, 126; Butchering Department, 126; Improvements, 185
Beer Licence given up, 119
Belgrave Road Store. (*See* Highfield Lane.)
Benefits of Co-operation, 89, 91, 202
Benevolent Grants, 58, 85, 108, 113, 126, 154, 156, 158, 166, 167, 170, 194, 204, 224
Bennett, Mr. Thos., Appointed Assistant General Manager, 195
Birtwell, Mr. Barnabas (Auditor), 212
Blakey's Corn Mill, Proposed Purchase of, 180
Bland, Mr. John, Recollections of Keighley District Flour and Provision Society, 12
Bonds, Managers', 158,
Bonus, Early, explained, 37; to Paid-up Members, suspended, 41; to Shopmen, 52; discontinued, 79; on Labour, 52, 79, 107; Mr. Grindrod's Views on Bonus to Labour, 145; Secretary on Bonus to Labour in Productive Societies, 163
Book-keeping, the Society's, 47; Present System, 84; Classes in, 177, 194
Boot, Shoe, and Clogging Businesses to be undertaken, 56; First Boot and Shoe Shop, 94; Removal to Brunswick Street, 104; Loss on Boot and Shoe Department, 122
Borrowing, the first, 29; Paid off, 41; Avoidance of, recommended, 144
Boycott Operations by Private Traders. (*See* Traders, Private.)
Bradford Co-operative Cabinet-makers' Society, 179
Bradford Observer's Testimony to Society's soundness, 164; Generosity of Airedale District Co operative Societies criticised, 167
Bradford Street Store, 56, 86, 93; Further Branches, 148
Branch Store, the Society's First, at New Road Side, 31; abandoned, 32
Branches (*see* under respective Localities); List of, 248, 249
Bridge Street Store opened, 35; Failure to purchase Property, 39, 165
Broomhouse Farm, 137
Brown, Mr. Chas. Hy. (President), 222
Brunswick Street Stores. (*See* Central.)
Buckley, Mr. Jno. (President), 83

Index—*continued.*

Building, Rules for, adopted, 97; Building Operations criticised and defended, 151; Further Advances to Members, 158; Houses in Emily Street 158; Mr. H. Whitaker on Society's Building Operations, 161; Foreclosures rare, 163. (*See also* Cottages for Members, and Garden Suburb.)

Building Society, Arbitration with, 104

Butchering commenced, 57; Growth of the Department, 93; the Pork Trade, 118; Geese and Turkeys to be stocked, 138; Bradford Street, 148; Supplies to neighbouring Societies, 148; Pork Pie Business begun, 150; New Department at Lidget, 223; list of Departments, 249

Butterfield, Mr. Francis, a Founder of the Society and first President, 21; Death of, and Biographical Sketch, 138

Butterfield, Mrs. John, and Women's Guild, 136

Butterworth "Panic," 23

Campbell Street Store, 56, 66, 74

Cap Store Opened, 118

Capital, the Society's, 27, 46, 88, 103, 106; Withdrawals on first Agent resigning, 39; Shrinkage in March, 1864, 40; Increase, October, 1872, 52; Rate of Interest on, 106, 159; Profitable Use of, 121; December, 1892, 151; Investments of Surplus, 46, 165, 170; Increase, 1901, 183; Capital Value of Society, September, 1905, 200; Advisability of employing it within the movement, 223; Its Fifty Years' Growth, 252

Catalogue of Library, 129

Central Store (Low Street), 47; Brunswick Street, 103; opening, 116

Charity Organisation Society, Reasons for not subscribing to, 158

Check Systems: the First Method, 84, 114; "XL" and "Eccles" Systems, 111; Triplicate Gummed Sheet Check Book System, 115; cases of tampering, 115; Amusing Comments on the Paper Checks, 116; Tin Checks called in, 171

Checks, Tin. (*See* Tin Checks.)

Children's Classes for Study of Co-operative Principles, 204, 213; Cantata, 212; Second Annual Concert, 218

Children's Fêtes: at "Silver" Anniversary, 113; First Out-door, 173; Second Out-door, 190; Jubilee Celebration, 229

China and Pot Trade, 49

Christian Socialists, 10

Christian Spiritualists, Keighley, and their Co-operative Experiment, 20

Clock, Illuminated, over Office Door, suggested, 122

Clock and Watchmaking Business started, 118

Clogging Business commenced, 87

Closing, Early, 85

Clothing Club System, 165

Clough, Mr. Jno., J.P., at Jubilee Exhibition, 240; his Opinion of the Society's Accounts, 247

Clough, Mr. Sam (Mayor-elect), 239

Coal Business considered, 54; Yearly Trade, 118; Staith at Riddlesden, 137; Losses on Arrears, 153; Sale of Coal in Bags, 182; Municipal Coal Depôt Question, 190; Newspaper Correspondence thereon, 190, *et seq.*; West Yorks. Federation Scheme, 180

Coal Society, Keighley and Worth Valley Industrial Co-operative, 42; Business sold out to Haworth Society, 42

Cockshott, Mr., the Society's first Landlord, 19, 28

Collective Insurance. (*See* Insurance.)

Combers, Keighley Hand-, and their Co-operative Society, 17

"Coming of Age" of the Society, 98

Commissions, Secret, proffered to Society's Officials, 122

Committee, General: Sub-Committees formed, 53; Rules for Debate, 57; Lack of Business Experience, 67; Payment for its Members, 95, 143; its composition rearranged, 118; Rota of, 156; Women eligible for Membership of, 158, 217; List of, at Jubilee, 248. (*See also* Educational, and Women's Guild.)

Convalescent Homes, Recommendations for, 148

Conversation Rooms not to be provided, 121; now existing, 121

Co-operation and Politics, 143, 175. (*See also* Town Council.)

Co-operation and "Sweating," 26, 151

Co-operation as a Bank for the Poor, 97

Co-operation, Benefits of, locally illustrated, 89, 200; Seven reasons for becoming a Co-operator, 91

Co-operative Capital, Employment of, 161

Co-operative Congress (Leeds), Invitation to Keighley, 93; Auxiliary Meeting at Keighley, 97

Co-operative Educational Committees' Association Medal won by F. Burton (Keighley), 226

Co-operative Farming. (*See* Farming.)

Co-operative Hall (late Queen Street Chapel), 146; Opening, 154; Alterations, 187

Co-operative Laundry. (*See* Laundry.)

Co-operative News: Price reduced to Members, 186; Small Number taken by the Society, 193

Index—*continued.*

Co-operative Production: Keighley Ironworks Society Ltd., 106; Mr. Grindrod's views, 113; the Secretary's, 163; Percentage Purchases from Co-operative Sources, 225; Jubilee Exhibition, 237

Co operative Representation on Town Council, 100

Co-operative Societies in Keighley District, 17; Societies formed about 1860, 18: Restricted Grants for Benevolent purposes, 167

Co-operative Union, Subscription to, 213

Co-operative Wholesale Society Ltd. joined by the Society, 43; Investments in, 48, 95; Grant in aid of Local Strike Distress, 166; How it has benefited the Keighley Society, 172; Defence Fund against Systematic Attacks by Private Traders' Organ, 185; Exhibition for Society's Jubilee, 225. (*See also* Banking, Early Co-operative Efforts in Keighley.)

Cost of Working the Society, 67, 100, 148

Cottages for Members, 56, 89, 97, 136, 143, 158

Counter Mistakes rare, 180

Crises in Society's History: Resignation of First Agent, 39, 40; the Great Crisis of 1877—the "Bowl down," 59; Investigation Committee appointed, 61; its Report, and Comments thereon of Local Press, 62, 64, 71; Adjourned General Meetings, 62, 64; Balance Sheet rejected, 69; Meeting of February 6th, 1878, 73; Story re-told in *Bee*, 75; One Faithful Member, 77; Quarterly and more detailed Reports to be issued, 78; Work of Reorganisation, 79, 88; Crisis recalled by Mr. Grindrod, 142; by Mr. Whitaker, 172; Attacks on Society by *Tradesman and Shopkeeper*, 197

Crockery Trade, 49, 150

Decades of the Society's Trade: 1870, 49; 1880, 91; 1890, 131; 1900, 181; 1910, 236

Defence Fund. (*See* Traders, Private.)

Departments, List of, 248

Depreciation of Fixed Stock, &c., 45; Position at end of 1904, 194; End of 1910 (Sept.), 45; Policy justified by Secretary, 147, 201; Commended by Mr. Jno. Clough, 240

Devonshire Street Stores: Site, 176; Opening, 182

Dewhirst, Mr. Chas. (President) and the Crisis, 67, 73; Biographical Sketch, 81

Dewhirst, Mr. W. H., and the first Low Street Store, 46; and the Educational Start, 52

Distress, Help for Local: 1878, 85; 1908, 224 (*See also* Benevolent Grants.)

Dividend, the First, 30; to Non-members, 46; Decreased, 46; Proportions fixed, 79; One of 2s., 93; One of 2s. 6d., 105;

Dividend (*con.*): no longer paid at Stores, 119; Mr. Grindrod's Views, 142; Dividend Contingent Fund drawn upon, 156; drop through Drapery Losses, 157; Secretary advocates a Maximum-limit of 2s., 161; Contingent Fund again drawn upon, 157, 224; Withdrawal to form Employers' Liability Fund, 216; the Secretary on Dividends, 208, 209; in a Time of Unemployment, 224; the 3s. Dividend, 193; Average Yearly Dividends for the Fifty Years, 252. (*See also* Progress.)

Drapery, the First Additional Department, 31; Loss on, 45; Department removed higher up Low Street, 57; Loss on the Department, 65; Dismissal of Manager, and the Committee's refusal to reinstate, 156; Turnover per Member, 160

Dressmaking, 118

Early Closing, 85, 133

Early Co-operative Efforts in Keighley: The Union Store, 9; Keighley District Flour and Provision Society, 12, 15; Keighley Hand-Combers' Co-operative Effort, 17; Keighley Christian Spiritualists, 20

East Avenue Store, 176, 180; Opening, 182

Eastwood Park Purchase aided, 131

Edmondson, Mr. R. (Mayor) presides at Jubilee Exhibition, 238

Educational: Newspaper for Committee, 41, 49; Question of Educational Work postponed, 49; Five Shillings for Tracts, 50; 1 per cent from profits, 52, 79; Tracts distributed, and Grant towards University Extension Lectures, 53; Free Lectures on Social Subjects, 55, 105; Lecture by Mr. H. Pitman, 58; Occasional Broadsheet contemplated, 86; Issue of *Keighley Co-operative Bee*, 87; Educational Topics at Monthly Meetings, 88; House-to-house distribution of Co-operative Tracts, 89; Educational Committee invited to General Committee's Quarterly Tea, 98; Conversation-room Question, 119; Ambulance Classes, 126, 132; Lectures on Hygiene and General Sanitation, 90; Seven Reasons for Membership in a Co-operative Society, 91; Grant of £12, 93; Shorthand Class, 138, 177, 194; Classes in Arithmetic and Writing, 150; The Department joins the Educational Committees' Association, 150; Magic Lantern bought, 151; Yearly cost to Society in 1895, 159; Keighley Society and its Educational Grants, 167; News Room Tickets, 167; Classes in Book-keeping and Shorthand, 177; What the Co-operative Movement does for Education and Philanthropy, 172; Free Concert, 166, 171; Twenty-five years' progress, 111; Quarterly Airedale Conference and subject of Education, 187;

Index—*continued.*

Educational (*continued*):
Quarterly Conference of Educational Committees' Association of N.W. Section: Paper by Mr. R. Mackley on "Problem of Co-operative Education," 188; Cost to Society of Educational Work (March, 1906), 204; Branch Library at Laycock postponed, 204; Children's Classes for study of Co-operative Principles, 204, 212, 213; Mr. Millar's influence on Educational Department, 208; Progress of the Department, 213; Increase of Grant, 218. (*See also* Ambulance, *Bee*, Library, Millar, News Rooms, Reading Rooms, Women's Guild.)
Employees: Early Closing, 85, 133; Holidays for, 41, 52; Two Managers dismissed, and reinstated, 117; Reduction of Hours, 137; Managers' Bonds, 158; Extra Holiday in lieu of pay for Stocktaking, 187; No. of, and Wages (Dec., 1904), 194; New Scale of hours and wages for Grocery Managers and Assistants, 204; Grocery Wages Revised, 218; Long Service with Society, 210; Prizes for Window-dressing, 226; Committee decline to receive unacceptable Organiser of the A.U.C.E., 231, 232; Number of in various Departments, 249. (*See also* Bonus.)
Employers' Liability for Accidents, 183, 216
Entente Cordiale and the Society, 195, 204
Entrance Fee for Members, 79; reduced, 100
Esperanto and foreign visits, 204
Expulsion of a Member, 36, 129

Farming project, 101; Milk business, 101; Farm rented, 137; Broomhouse Farm given up, 158; High Spring Gardens Farm taken, 158; Lower Kirkstall Wood Farm, Woodhouse, purchased, 219.
Fell Lane Store, 156; Houses and Shop, 166; More Houses, 170
Festivals: Members', 31, 50, 89, 240. (*See also* Children's Fêtes.)
Fifty Years' Progress, 240, 252
Finance Sub-Committee formed, 30
Fire Brigade, a contribution to, 108
Fires, the Society's, 55
Fish and Fruit Department: Brunswick Street, 154; Oakworth Road, 157; Fish and Fruit to be Hawked, 186
Fixed Stock, allowance for depreciation of, 45
Flour, adulteration of, 10; Sales of (1883), 105
Flour and Provision Society, Keighley District, 12, 15; Mr. Jno. Bland's Recollections of, 12; Mr. Jno. Terry's, 14
Flower Show, Members', 117
Food, a Year's Trade in Leading Articles of (1883), 105
Food and Drugs Act: Sweet Spirit of Nitre, 154; Moisture in Tobacco, 203
Foreclosures rare in Building Society Department, 163
Foundation Meeting of Keighley Society, 19, 20; List of Foundation Members, 28
Frenchmen's Visits and the Society, 195, 204
Furniture Business, 87, 123; Private Sources of Supply abandoned, 118; Furnishing and Crockery Department, 150

Garden Suburb at Morton Banks, 217, 239, 240
Generosity of Co-operative Societies in Airedale District compared and criticised, 167
Grazing Land rented, 137
Grimshaw, Mr., and Reorganisation of Society's Book-keeping, 84
Grindrod, Mr. E. (President), on Society's 25 Years' Progress, 113; on Society's Profits, 121; Biographical Sketch, 140; on the Boycott of the Co-operative Movement, 144; Extensive Buying of Currants for the C.W.S., 153; at Jubilee Exhibition, 240
Guild, Women's Co-operative. (*See* Women's Guild.)

Halifax Flour Society, First Investment in, 46; Support by Keighley Society, 98; Keighley Society, second largest buyer, 105; Mr. Hargreaves Jackson's Lecture on, 116
Hat, Cap, and Hosiery Store opened, 118
Hawking of Fish and Fruit, 186
Help to Sister Societies in Distress, 108
Herald Office, Old, bought, 204
Highfield Lane (Belgrave Road) Store, 103, 114
Holyoake, Geo. J., on "Co-operation," 4; on "The Christian Socialists," 114; Against Alienation of Co-operative Libraries, 177; on Education as a Primary Part of Co-operation, 187; Vote of Condolence with his Family, 203; Contribution to the Holyoake Memorial, 213
Horner, Ald. Herbert, and Municipal Coal Dealing, 190, 240; Declares "War," 232
Hospital. (*See* Victoria Hospital.)
Howells, Mr. Jno. (President), Lecture on "Principles of Co-operation," 90; resigns position on Halifax Flour Society, 177; his Death, and Biographical Sketch, 182; Secretary's Tribute to his Business Qualities, 208
Hudson, Mr. Jonas (President), 83
Hughes' Scholarship Fund, 113
Hutton, Mr. Chas. (President), 83

Idealistic and Practical Pioneers of Co-operation, 9
Income Tax, Co-operative Societies, and, 209, 240

Index—*continued.*

Incorporation of Keighley, 100
Industrial and Provident Societies' Acts 10, 40
Ingrow Store, 126; New Shops, 165
Ingrow Lane Co-operative Society, 126; Abortive Conference *re* Amalgamation, 183
Insurance of Society's Properties, 87; Plate Glass, 107; Scheme suggested by Mr. Jno. Clough, 171; Collective, of Members, 116, 218. (*See also* Liability, Employers')
Interest on Capital, 106; Proposed Reduction, 99, 151; Reduced, 159; General Question of Interest on Co-operative Capital, 161
Investments: of Surplus Capital, 46, 47, 49, 52, 54; Amount of, in C.W.S. and on Loan, 48; In Real Property, 103; Increase in Investments, 137; in Property near Central Stores and Poplar Terrace, 160; with Nelson and Bristol Corporations, 216; with Keighley Corporation, 217; Farm bought, 219. (*See also* Property.)
Ironworks Society Ltd., Keighley Co-operative. (*See* Keighley.)

Jackson, Mr. Hargreaves, on Halifax Flour Society, 116
Jenkinson, Mr. Marshall, and the Bakery, 127
Jewellery Business, 104; Licenses to deal in Plate, 111; Jewellery and Watchmaking Department opened, 118; Loss on, 163, 188
Jubilee of the Society: Preparations for, and Grant of £1,500, 225; Employees' Trip to Scarborough, 227; Children's Celebration, 229; Permanent Memorial suggested, 231; 200th Quarterly Meeting, 234; Jubilee Branch of Women's Guild formed at New Road Side, 236; Jubilee Exhibition of Co-operative Productions, 237; Members' Jubilee Teas, 240
Keighley, Historical Note of, 7
Keighley and District Hospital. (*See* Victoria Hospital.)
Keighley and Worth Valley Coal Society. (*See* Coal.)
Keighley Borough Incorporated, 100
Keighley Co-operative Ironworks Society Limited, 106, 113; and Bonus on Labour, 107; Transfer to Co-operative Wholesale Society, 107, 219
Keighley and District Flour and Provision Society. (*See* Flour.)
Knowle Park Store (Apsley Street), 93; Opening, 96, 122; News Room, 136; Closed, 121. (*See also* Lund Park Store.)

Labour, Bonus on. (*See* Bonus.)
Labour, Independent, Party: pushing Sale of Private Traders' Goods, 159; Protest against subscribing to Victoria Hospital, 215
Lane Ends Co-operative Society amalgamated, 226
Lawkholme Lane Store, Site, 166; Opening, 170
Laundry Business mooted; Separate Society to be formed, 194; New Premises, 216
Laycock Store, 137, 138; Branch Library Question, 204
Leakage-allowance System, 96, 114, 159; Small Leakage at Keighley, 204
Lectures. (*See* Educational.)
Legal Troubles. (*See* Litigation).
Leicester Hosiery Society and Co-operative Wholesale Society, 188
Liability for Accidents to Employees. (*See* Employers' Liability.)
Libels on the Keighley and Plymouth Societies, 197, *et seq.*
Library, 54, 90; its claims urged, 99; Indicator System adopted, 123; Regulations for Readers, 128; Catalogue, 129; Statement as to position, 159; Reopening, 160; Cases of Pilfering, 160; Cotgreave Indicator, 167; Transfer to Corporation discussed, 176, 177; Holyoakes' Strong Opinion against such transfers, 177; Branch at Laycock declined, 204
Lidget. (*See* Butchering.)
Life Saving by an Employee; Royal Humane Society's Medal, 223
Litigation: *re* Brunswick Street Property, 104; as to Low Street Property, 137; Utley Right-of-Way Dispute, 204
Loan, First, raised by the Society, 27, 29; to be paid off, 41, 106; no further to be accepted, 49, 54; Loan Account to be opened again (1891), 136
Long Lee Store suggested, 65; to be built, 236
Longcroft Branch mooted, 51
Low Bridge Corn Mill, Proposed Purchase of, 180
Low Street Branch, 35, 46, 47. (*See also* Properties Purchased.)
Lund Park Store, 136, 138; enlargement, 156

Mackley, R., Editor of *Bee*, 158; Paper on Co-operative Education, 188; Attack on by *Tradesman and Shopkeeper*, 202
Magisterial Bench, Representation of the Society on, 147, 175, 204
Managers, Two dismissed, but reinstated, 117; the Managers' Bonds, 158; List of Chief, 248
Manchester Ship Canal Shares, Investment in, refused, 123
Margarine, Small Sale of, at Keighley Stores, 193

Index—*continued.*

Married Women eligible for Membership, 117; for Membership of Committee, 158, 217
Medicines, Proprietary, to be sold at Stores, 85, 129
Meetings, General: at First Half-yearly—made Quarterly, 41; Last Half-yearly Meeting, 79
Members' and Non-members' Purchases compared, 46, 55; Members' Purchases, 46, 55, 188, 194; Dividends, 79, 252; Jubilee Teas, 240
Members, Foundation, 29
Membership: Entrance Fee, 79, 100; Strength of, 123, 252; Open to Husband and Wife, 133
Membership Withdrawals. (*See* Withdrawals.)
Midgley, Mr. F. (President): lays a Memorial Stone of Victoria Hospital, 171; Appointed to Represent the Society on Halifax Flour Society, 177; Biographical Sketch, 178; at Jubilee Exhibition on the Society's Garden Suburb, 240
Milk Business, 101
Millar, Mr. G. A., and the Great Crisis, 61, 67, 73, 75; First Editor of *Bee*, 87, 112; Presentation to, 116; on Dismissal of Managers, 117; Death, and Biographical Sketch, 124; Mr. H. Whitaker's Tribute, 208
Millinery, and Dress and Mantle Making, 118
Minute Book, First, Extracts from, 20; Quarterly and Monthly, missing, 123
Minute Secretaries, list of, 250, *et seq.*
Mismanagement of Society, alleged in a Newspaper Letter, 37
Mistakes in serving, rarity of, 180
Mitchell, Mr. Jno. (President), made a J.P., 147; on Society's Drapery Turnover, 160; Biographical Sketch, 176; on Society's Progress in 1899, 172; Presentation to, after 34 years' service to the Society, 226
Monthly Meetings and Propaganda, 89
Moorhouse, Mr. Jos. (first Treasurer); Recollections of, by his Daughter, 25
Morrell, B., Society's First Salesman, 20, 21, 27; Allegation Against, 36; and Newspaper controversy as to alleged Mismanagement, 37; Resignation, and Crisis in the Society's Affairs, 39; Opens Opposition Store, 39
Morrell, Joshua, and alleged "Treating," 30
Morton Banks Store, 156; Opening, 165
Morton Banks New Building Scheme, 159; Garden Suburb at, 217, 240
Municipal Coal-dealing mooted, 190, *et seq.*
Mutilation of Papers in News Rooms, 169
Neighbouring Co-operative Societies, relations with, 119, 148. (*See also* Amalgamations.)
New Road Side, the Society's First Branch, formed at, 32; Abandoned, 32, 40; Catering for the District, 119; the separate Society finally absorbed, 227
News Rooms, 54; at Worth Village and Knowle Park, 136, 137; Parkwood Street, 145; Central, 145; List of, 121
Newspaper, a daily, for the Committee, 41, 49
Newtown Store, 53, 114
Non-members' relative purchases, 46, 55
North Street Store contemplated, 56
North Wales Quarries Ltd., 187, 247
Nuttall, Mr. Wm. (Manchester) and the Great Crisis, 63, 68, 69, 71, 74, 75

Oakworth Road Fish and Fruit Department; Purchase of Normington's Property, 157; Oakworth Road and South Street Store, 166
Oakworth Co-operative Society seeks Amalgamation, 215
Officers, Chief, of the Society, list of, 248
Old Age Pensions, Committee's attitude towards, 183
Our Circle, 216
Owenite beginnings in Co-operation, 9

Parish Feast Holidays, Amalgamation of Dates; Committee's attitude, 181
Parkwood Bottom Store, 103; further Departments, 129
Parliament, former Members of the Keighley Society now in, 146
Parliamentary Representation of Co-operative Movement, 175
"Patent" Medicines, 85, 129
Pawnshop, The Co-operative Society used as a, 138
Penny Bank mooted, 86; Secretary's Views on, 147
Pickles, Mr. John Farrar, and Keighley Flour Society, 14; Chairman of Foundation Meeting of the Keighley Co-operative Society, 20; Biographical Sketch, 57
Pioneers of Co-operation, 9; The Rochdale, 10
Plate, Licences to deal in, 111
Plymouth Co-operative Society, Libels on, 197, 202
Pork Pie Business commenced, 150
Pork Trade, 118
Post Office, the Society rents a Private Box at, 97
Pot and China Trade begun, 49
Presidents, List of the Society's, 250
Private Traders. (*See* Traders.)

Index—*continued.*

Productive Co-operation : Keighley Co-operative Iron Works Society Limited, 106 ; Mr. Grindrod's Views on the Question, 113 ; Keighley Society's Investments in, 194 ; the Society's Percentage Purchases of Co-operative Productions, 225

Progress of the Society (chiefly statistical) : (April, 1862), 36 ; (October, 1862), 36 ; (End of 1863), 40 ; Fixed Stock after Depreciation (September, 1910), 45 ; Trade of First Decade, 49 ; (October, 1872), 52 ; Rapid Progress (1874), 54, 55 ; Cottages owned, 56 ; (September, 1878), 85 ; Sketch of Progress in *Bee* (November, 1879), 88 ; Recovery of Confidence after Crisis of 1877, 88 ; Trade of Second Decade, 91 ; Progress at Opening of Knowle Park Store (February, 1881), 96 : Society's "Majority" (End of 1881), 95 ; Entrance Fee reduced, 100 ; Record Business done at Little Cost (December, 1882), 100 ; Society's Capital (December, 1882), 103 ; Advances made during First 25 Years, 111 ; Profitable Use of Capital, 121 ; Decline in Trade (March and June, 1888), 124 ; Increase in Trade (September, 1888), 124 ; (1889), 126 ; Trade of Third Decade, 131 ; (End of 1890), 136 ; Depressed Trade (1891), 138 ; Mr. H. Whitaker on Society's Progress and Position (April, 1892), 147 ; (End of 1892), 151 ; (September, 1893), 154 ; (March, 1894), 156 ; (September, 1894), 157 ; (June, 1896), 163 ; Special Audit (Summer of 1896), 163 ; (September, 1897), 167 ; (December, 1897), 170 ; (April, 1898), 170 ; (September, 1898), 171 ; Striking Statistics by Secretary (March 4th, 1899), 171 ; Trade of Fourth Decade, 181 ; Progress described at Opening of Devonshire Street and East Avenue Stores (March, 1901), 182 ; Average Sales per Member (June, 1903), 188 ; Depressed Trade (1904), 193 ; Progress to December, 1904, 194 ; (March, 1906), 204 (in 1907), 217 ; (1908), 224 ; Trade of Fifth Decade, 236 ; the Jubilee Accounts, 241 ; General Summary for the 50th Year, 252

Propaganda Work, Mr. Grindrod's share in, 143

Property, Cottage, held by the Society, 56

Property Purchased : Church Green and Bridge Street Properties, failure to secure, 38, 165 ; Site of Low Street Stores, 47 ; Worth Village Store to be bought or rented, 49 ; Property in West Leeds Street for Newtown Store, 53 ; No. 57, Low Street, and No. 2, Brunswick Street, 55 ; Store in Bradford Street to be bought or built, 56, 86 ; Campbell Street Property for Store, 56 ; Land bought for Cottages in Bradford and Emily Streets, 56 ;

Property Purchased (*con.*) : Sandywood and North Street Projects, 56 ; Cottages for Members, 57, 86 ; Buying or Renting a Store for Knowle Park, 93 ; Land in Parkwood Street for Store, 103 ; a Site at Highfield considered, 103 ; Properties in Brunswick Street for Central Stores, 103, 104 ; Shop and Houses for Beechcliffe Store, 121 ; Apsley Street Shops, 122 ; Coney Lane Property for Stables, 123 ; Land bought at Ingrow and Lund Park, 126 ; Bakery, 127 ; Land at Parkwood, 129 ; Cottage Property at Worth Village, 129 ; Extensive Offers to Society, 131 ; Land bought near Bradford Street Stores, 137 ; Abortive Negotiations in Low Street, 137 ; Purchase of Mr. Jonas Swire's Property, Low Street, 137 ; Queen Street Chapel, 145 ; Redhouse Restaurant, 148 ; Site for Fell Lane Branch, 156 ; Normington's Property bought (Oakworth Road), 157 ; Morton Banks Land acquired, 159 ; More Property bought near Central Stores, 160, 170 ; Houses in Poplar Terrace and neighbourhood bought, 160 ; Secretary on Policy of Land-purchase, 161 ; Site to be bought at Utley, 165, 194 ; at Lawkholme, 166 ; Block bought at corner of South Street and Oakworth Road, 166 ; More Houses in Fell Lane, 170 ; Further Purchases in Brunswick and Adelaide Streets, 170 ; Sites in Devonshire Street and East Avenue, 176 ; Suggested Purchase of Old Corn Mill (Blakey's) Low Bridge, 180 ; Land bought for Aireworth Branch, 182 ; Old *Herald* Office acquired, 204 ; Five Cottages in Wellington Street, 216 ; Lower Kirkstall Farm, Woodhouse, bought, 219 ; Simeon Smith's (Queen Street) Property bought, 226

Proprietary Medicines to be stocked, 85, 129

Provisions, a Year's Sale of Leading, 105

Purchases, Members'. (*See* Members.)

Quarterly General Meetings to be held (1863), 41, 79 ; Missing Minutes, 123 ; Educative Value of these Meetings, 146

Quarterly Reports to be issued from 1877 in full detail, 78

Queen Street Chapel purchased, 145

Reading Rooms, 54, 121 ; at Central Stores, 57 ; Pilfering from, 160 ; Tickets for Admission to, 169. (*See also* News Rooms.)

Real Property purchased. (*See* Property.)

Redhouse Restaurant. (*See* Restaurant.)

Registration of Society, First, 27 ; under Industrial and Provident Societies' Acts, 40 ; Removal of Registered Office, 117

Reports. (*See* Quarterly.)

Index—*continued.*

Reserve Funds, 79; Secretary's Views on, 148; Present State of, 243, 244
Restaurant, Redhouse, bought, 148; Siege of, 149; Proposal to Close, 170; Piano sold, 187
Robinson, Mr. W., and the Butchering Department, 95
Rochdale Pioneers, 10
Rolling Stock, 55
Royal Humane Society's Medal awarded to an Employee, 223
Rules, First, adopted, 28; Revision of, 30, 41, 79, 81, 117, 219

Safe, New, bought, 48
Scott Street Store. (*See* Campbell Street Store.)
Scott, Wm. (Secretary), and the Great Crisis, 74, 79
Secret Commissions. (*See* Commissions.)
Secretaries and Assistant Secretaries, 250, 251; Minute Secretaries, 251
Secretary, Salary of, in the Early Days, 33; Position made permanent, and Mr. Geo. Sugden appointed, 54; Secretary not present at Committee Meetings, 85; Advances of Salary, 186; Secretaryship and Managership, proposal to divide, 195; Mr. Jas. Stansfield appointed Assistant Secretary, and Mr. Thos. Bennett, Assistant General Manager, 195; Leave granted the Secretary for Magisterial Duties, 204. (*See also* Whitaker, H.)
Sewing and Wringing Machines dealt in, 84
Share Capital, Interest on, 99, 210; Increase of Maximum Limit refused, 183, 219
Shares, Members', 28, 79; Limit reduced, 46
Sharp, Mr. Ben (President), 82
Shoe Business undertaken, 56; Removal to Brunswick Street, 104
Shop, the Society's First, 19, 27
Shopkeepers, Retail, Effect of Co-operative Trading on, 142
Shopmen to have a Weekly Half-day Holiday, 41; Two Days per Year, 52
Shorthand, Classes in, 138, 177, 194
Showfield Store. (*See* East Avenue.)
"Silver" Anniversary of the Society, 111
Skaife, Mr. E., on "Diseased Meat," 90; on "Elementary Physiology," 106; a Member of the Directorate of the Halifax Flour Society, 183
Smith, Mr. Thos. (President), 82
Snowden, Mr. Philip, M.P. (a former Member), 146
Social Tea Meetings, Members'. (*See* Teas.)
Socialists, the Christian, 10
Societies, Sister, in Distress, Help for, 108; Friendly Relations with Neighbouring Societies, 119
South Street Property bought for Store, 166
Sowerby Bridge Flour Society, 179
Spring Bank Store, 126; Enlargement, 131
Stables, Property bought for, 123
Stansfield Mr. James, and the Penny Bank, 86; appointed Assistant Secretary, 195
Store, the Society's First, 19, 27, 35; Removal to Bridge Street, 35
Stowell, Mr. Uel (Auditor), 212
Strike, Local Engineering (1889), and Society's Help for the Distressed, 126; Distress during Strike (1897), 166, 170. (*See also* Benevolent Grants.)
Sub-Committees formed for each Store, 53
Sugden, Mr. Geo. (Secretary), 54
"Sweating" and Co-operation, 26, 151

Tailoring Department, not doing well, 54, 65, 85; removed to Brunswick Street, 104; Removal to Low Street, 145
Tampering with Paper Checks, 115
Telephonic Communication with Branches, 137; the Telephone an aid to Buying, 170
Teas, Social, for Members, 31, 50; Jubilee Teas, 240
Terry, Mr. John, Recollections of Keighley Flour Society, 14; and of Foundation of the Keighley Co-operative Society, 19
Thomson, Mr. Wm. (President), made a Justice of the Peace, 147, 176; on "Co-operation and 'Sweating'", 150; on Co-operation and the Labour Question, 151, 155; becomes the Society's Joiner, 155; Biographical Sketch, 155
Thwaites Brow Store mooted, 165, 236
Tin Checks adopted, 30; a Change Discussed, 114; Called in: Enormous Influx, 171
Tobacco, trade in, 105; Moisture in, 203
Town Council, and separate Co-operative Representation, 100, 156
Traders, Private, and the Society, 144, 172; Charge against Co-operation of "Crushing Out," 173; Attacks on Co-operative Societies, 185; C.W.S. Guarantee Fund supported by the Society, 185; Secretary on Co-operation and Prices of Commodities, 209. (*See also* Shopkeepers, and *Tradesman and Shopkeeper*.)
Tradesman and Shopkeeper; Attacks on the Society, 197, 200; Plymouth Society secure heavy damages for similar attacks, 197; Secretary exposes a glaring misstatement of the periodical, 199; 5,000 copies of Plymouth judgment circulated by the Keighley Society, 203

Index—*continued.*

Treasurers, the Society's, list of, 250
Tripe Business begun, 123
Twenty-five years' progress, 111

Urquhart, D., and the founding of the Keighley Society, 19, 25
Unemployment Problem and the Society, 193, 224
Union Store in Keighley in 1829, 9
Utley Right-of-Way Dispute, 204
Utley Store, site for, 165; Land bought, 194; Tenders, 225; Opening, 226

Vickerman, Mr. Jno. (President), 83
Victoria Hospital: generous grant by the Society to Building Fund, 166; Foundation Stones, 171; a Co-operative Ward Furnished, 180; Tins of Biscuits for Hospital Bazaar, 194; Independent Labour Protest against subscribing to Hospital, 215

Wages, "Fair," Committee insist upon Contractors paying, 156
Wardle, Mr. G. J., M.P., a former Member of Committee, and Minute Secretary, 146; Biographical Sketch, 169
Warehouse (formerly at bottom of Low Street) removed from Brunswick Street to Old Queen Street Chapel, 146; Proposed purchase of old Cornmill at Low Bridge defeated, 180
Waste Lands in Parish of Keighley, petition upon, 151
Watch and Clock Making started, 118
Watson, Mr. Jno., death of, and Biographical Sketch, 203
Watson, Mr. Jno., an earlier (of Brooksbank & Watson), a former Secretary, 203
Weights and Measures, only one prosecution respecting, 181
West Yorks. Coal Federation Scheme, 180
Whitaker, Mr. Hartley (Secretary), Member of Educational Committee, 54; his views, as Auditor, on the great Crisis, 66; Auditor, 207; Secretary, 85, 205; made a J.P., 147, 176; informing paper on Progress and Position of the Society, 147;
Whitaker, Mr. Hartley (*continued*): Appreciative reference by Mr. Wm. Thomson, 155; his views on Employment of Co-operative Capital, 161; Presentation to, after 21 years' service, 171; Reference to, in *Keighley Commercial Advertiser*, 173; Salary advanced, 186; his action *re* transfer of Leicester Hosiery Society to the C. W. S., 188; his views on the suggested Municipal Coal-dealing, 190, *et seq.*; Exposure of *Tradesman & Shopkeeper's* misstatements, 199, *et seq.*; his usefulness as a Magistrate, 205; completes 28 years' service, 204; Biographical Sketch, 205, *et seq.*
Whitaker, Mr. Jno. (President), on Society's Progress to Dec. 1904, 194; Resignation on leaving Keighley, 219; Biographical Sketch, 219
Wholesale Co-operative Society. (*See* Co-operative.)
Wild, Mrs. Benjn., her recollections of the Society's early days, 22
Wilkinson, Mr. Rd. (Auditor), on the Crisis, 68; Biographical Sketch, 210
Window-dressing of Stores, 226
Withdrawal of Members at Quarter-ends, 138, 216; its drawbacks, 138
Women eligible for Membership, 117; for Membership of Committee, 158, 217
Women's Co-operative Guild, 131, *et seq.*; and Shorter Hours for Employees, 133; Mrs. John Butterfield's work for it, 136; Presentation to Miss Houlton, 153; Conference of N.W. Section in Keighley (1893), 153; another Conference (1895), 160; Educational Activity, 168; Sale of Work for Co-operative Convalescent Home, 193; Revival of Activity, 212; Jubilee Branch formed at New Road Side, 236
Woodhouse, Lower Kirkstall Farm at, purchased, 219
Working Expenses of Society very low (Dec. 1882), 100
Worth Village Store, 49; further Departments, 129; large trade done, 129; News and Reading Room, 136, 137
Wringing Machine Trade, 84; private sources of supply abandoned, 118

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